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The
HAVERHILL BOOK



PUBLISHED BY
THE HAVERHILL
CHAMBER OF COMMERCE

F. M. BAKER.

HIGH SCHOOL - 1919.



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F. K. ROSE.

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To the men and women of today and yesterday who have painstakingly and unselfishly labored to make their home the best, to improve those facilities which were Creator-given and to leave posterity a legacy in a Greater and Better Haverhill, this *Haverhill Book* is respectfully dedicated by The Haverhill Chamber of Commerce.

D. of M.
APR 1 1920



HAVERHILL,---A BRIEF OUTLINE OF HER HISTORY

By Honorable Albert L. Bartlett

THE Reverend Nathaniel Ward of Ipswich,—preacher, scholar, statesman and author,—was desirous that his son, the Reverend John Ward, and his son-in-law, Gyles Firman, a physician, should be located together where they could be worthily supported in their professions. Consequently, the established settlements being supplied with ministers and doctors, a petition was presented to the General Court of Massachusetts in May, 1640, asking permission to establish a new plantation on the Merrimack river. This petition was at once granted, and the location chosen was where an Indian village called Pentucket,—“the place by the winding river,”—had once existed, abandoned long before, however, because of the ravages of a pestilence among the red men which had greatly reduced their numbers. The new settlement was called “Mr. Ward’s plantation,” and was named “Haverhill” from the time of its being granted, after that “Haverhill,”—“the hill of the flocks,” or “the hill of the oat fields,”—in England that was the birthplace of the Wards.

The first few adventurous settlers came from Newbury and Ipswich in 1640 and 1641. John Ward came in the latter year, but Gyles Firman chose to remain in Ipswich, from which place he later returned to England to enter the ministry. The colonists bought the large tract of land constituting the original plantation of Haverhill from the Indians, paying therefor three pounds and ten shillings, and receiving a deed thereof, dated November 15, 1642, signed by John Ward, Robert Clements, Tristram Coffin, Hugh Sherratt, William White and Thomas Davis, for the settlers, and by Passaquo and Saggahew, with the mark of the bow and arrow, for the Indian grantors. This deed is still preserved, the custodian being the Haverhill Historical Society. The town was incorporated in 1645, the twenty-third town of the colony, and the first church of the town was gathered in the same year under John Ward as pastor. The first selectmen of the town, Thomas Hale, Henry Palmer, Thomas Davis, James Davis and William White, were elected October 29, 1646.

The first meetinghouse, a tiny log structure twenty-six feet long and twenty wide, was built in 1648 on the lower end of the Mill Lot, now Pentucket Cemetery, and here worship was held for more than half a century, until in November, 1699, the meetings were transferred to the new house built within the Common, now City Hall Park. The long

service of John Ward, first preacher and teacher and influential leader, lasted from 1641 until his death in 1693.

The colonists wrested from the wilderness their scanty living, fought with cold and privation, and were in constant defense against the stealthy, treacherous and cruel Indians who ambushed and killed and captured, and who made two memorably fierce attacks on the little settlement;—one on March 15, 1697, when they plundered and burned nine houses, killed twenty-seven persons of whom thirteen were children, and carried away thirteen captives, two of whom, Mrs. Hannah Duston and Mrs. Mary Corliss Neff, wrought bloody vengeance on their captors; the second, just before daybreak on August 29, 1708, when a large party of French and Indians, two hundred or more in number, attacked the centre of the town, killed the minister, John Rolfe, at the parsonage, where the High School now stands, massacred sixteen persons, carried away sixteen captives, and fled before the sun was fairly up. So hot was the day that it was necessary to bury the dead at once, and so exhausted were the townsmen that they could dig for them but a single trench.

Haverhill was made a part of Essex County, February 4, 1680, and the old county of Norfolk, of which it was previously a town, was abolished. Changes in the original territory of the town were made in 1725, when a large part of its western section beyond Hawkes Meadow Brook was made a separate township, called Methuen, and in 1740, when by the settlement of the boundary line between Massachusetts and New Hampshire a large tract of land now embraced in the towns of Hampstead, Plaistow, Atkinson and Salem, was transferred to New Hampshire.

The town grew, expanded in industries, shared in all of the struggles of the colony, and used its town meetings as schools for the teaching of liberty and equality in rights. The news of the struggle at Lexington reached Haverhill on April 19, 1775. Three days before a disastrous fire had swept Main street from the Common to White’s corner, and men were still working over the ruins when the messenger rode into town, but before evening one hundred and five minute men and militia were on the march to Cambridge. In the more than eight years of the Revolution, Haverhill contributed its full quota of men and met its full share of expenditure. It bore its severe burden with characteristic

courage, hope and determination, and when the war was over it set itself to rebuild its shattered industries. The shipyards took new life, the wharves were piled with commodities for commerce and prosperity smiled upon the town. Moreover it became a leading community in culture and refinement, in religious and missionary spirit, and in temperance and anti-slavery activity.

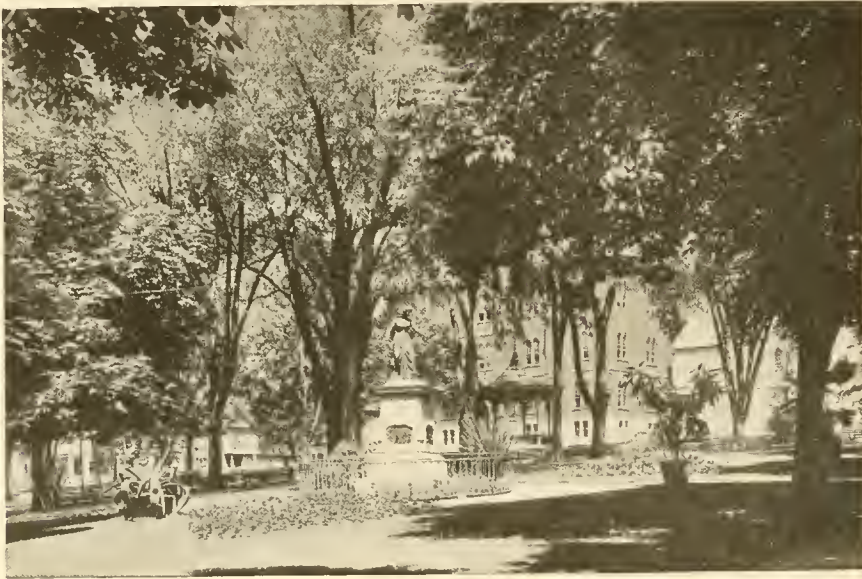
When the Civil War of 1861 came, Haverhill was ready to do her patriotic duty. Her population in 1860 was but 9,995, yet she contributed to the fighting force of the Union 1300 men, including 73 commissioned officers; and although her valuation was but \$3,798,550, she raised and expended on account of the war \$118,135, while for aid to dependent families she gave \$114,542.

The years following the close of the Civil War were filled with change and activity. The town was

innumerable advantages and the quickening life of the city. Twice before, once in September, 1869, and once in June, 1872, efforts had been made to unite the places, but they had been rejected.

In October, 1908, a new city charter, founded on the commission form, was adopted at a special election, and under this form of administration the city is at present governed. No years of her history have been so marked by excellence of conditions, by prosperity and healthy and rapid growth, as her recent years.

"Proud of her history and traditions; proud of the men and women who here have lived and worked, preached and taught and sown the seed of larger thought and prosperity within her confines; proud of her growth, her honored standing among the cities of the Commonwealth, the intelligence and high character of her people; proud of the pros-



CITY HALL PARK AND HANNAH DUSTON MONUMENT

ambitious to assume the dignity of a city, and on May 15, 1869, by a vote of 671 yeas to 141 nays, the act establishing the City of Haverhill was adopted. On January 3, 1870, the first city government was inaugurated, the Honorable Warner R. Whittier being the first mayor. With the change from town to city the old Haverhill underwent a rapid transformation. Change and growth swept away old residential streets and old buildings, opened extensive new building tracts, built new schools, churches, bridges and public buildings, gave new life to business and brought the spirit of increasing activity and energy to the community.

On November 2, 1896, an act annexing the town of Bradford to the city of Haverhill was accepted by both communities. This union gave to Haverhill a beautiful residential district, and to Bradford the

perity within her marts of trade, the peace within her streets, the harmony within her factories; she turns to the future a face shining with hope and the confidence of fortunes even brighter and greater than those of her past years."

Many of the historical events described by Mr. Bartlett centered around the spot pictured above. The park was formerly called "The Common," and on it was erected the second meeting-house. The rear of the First Parish (Unitarian) church is seen at the right of the picture, while next to it, in the background is the old High School, now the Central Ninth. The monument in the foreground commemorates the brave deed of Hannah Duston, whose escape from Indian captivity is recorded in American school histories.

THE SPIRIT OF HAVERHILL

By Charles C. Chase, President Haverhill Chamber of Commerce

HAVERHILL, on the banks of the Merrimack, renowned as the slipper city of the world, is known wherever industry or the fruits of industry are recognized. As a place of residence, as a manufacturing city, it has proved itself among those of greatest importance. The beauty of situation, topped by hills whose verdure is one of luxuriance; with fertile valleys, stretches of woodland, beautiful to look upon; with many advantageous breathing spots; with a park, the happy recreation grounds of thousands, affording not only wonderful drives and vistas of scenery of incomparable splendor, but panoramic effect of long distance views. Many lakes afford pleasant prospects, furnish an enviable water supply and make of the landscape a vision of delight.

The construction of buildings in later years; the acquisition of public property, the exceptional growth of the city in many directions mark a progress that foretells extension of boundaries and a development industrially and socially that will demand a greater citizenship.

Here where our ancestors founded homes because it was a fair place and here where General Washington immortalized the beauty of the river and its shores, here where our hearts have been inspired by the history of those pioneers, here is where our destiny lies.

With a vision comparable to that of the first settlers, our forbears built their homes and made their town a worthy place for others. With something of that same vision, enlarged as to scope of present day opportunities, we, the citizens of Haverhill commend that early judgment and determine to make a city that shall always stand for the best.

Beautiful for situation, ideal as a place of residence, possessed of many opportunities, industrially and socially, Haverhill stands today with broader outlook and with an optimism unbounded. The 400 manufacturing establishments of the present, the 15,000 busy workers of 1917 are heralds of thousands of factories and a corresponding increase in population. Haverhill expects to do greater things in the future because of its great past. It is to be a more important Haverhill with a brilliant and powerful aggregate of citizenship which will have a part in the successes that are to be realized.

Faithful to the traditions, with belief in the present and all its future, Haverhill invites others from distant places or nearby towns to share in creating a still better city and by the combination of many minds, with the accord that comes from a unison of ideas and hopes, there will remain for Haverhill a realization of all the blessings vouchsafed to man.

HAVERHILL AS A SHOE MANUFACTURING CENTRE

By Albert M. Child, Secretary Haverhill Shoe Manufacturers' Association

WHEN we study the history of shoemaking, we find it to be one of the first industries to be taken up in Haverhill, after John Ward and his band of adventurous spirits paddled up the Merrimack in 1640 and settled in the most beautiful spot which their eyes beheld upon its banks.

From making shoes for themselves, then for their neighbors and then on and on, the industry grew until in the fifties and sixties, the city was developing into a Shoe City, reaching that distinction when receiving its City Charter in 1870 and in the summer of that year proving that fact, when her shoe manufacturers entertained upon the eastern shore of picturesque Lake Kenoza, shoe buyers from

every state in the Union, bringing them from Boston by special train, banqueting them in the "Old Stone House" and returning them to Boston. A valued souvenir of that occasion, a group picture, portraying that milestone in the industry, hangs in the office of the Haverhill Shoe Manufacturers' Association.

The central figures in this picture are Governor Washburn and Haverhill's first Mayor, Hon. Warner R. Whittier. It was presented to the Association by Mr. Henry G. Dillenback, one of the local participants, who was a prominent manufacturer of that period.

Haverhill shoe manufacturers of 1870 knew and practiced successful methods of making, advertis-

ing and merchandising their goods and their successors, with this inherited knowledge, have, with infinite study, acquired the highest ability in devising new styles and fancy combinations to attract and please the purchaser. Her shoe workers are born to the business, growing up in it, trained in it; employers and employees thinking, talking, dreaming and making shoes. So Haverhill well merits its acknowledged position as the "Leading Slipper City of the World," and the Chamber of Commerce slogan, "Haverhill Shoes Tread the Carpets of the Globe," is just as true as though stated in less thrilling language.

In 1876, at the Philadelphia Centennial, an ex-

making Haverhill the "Great Boot and Shoe City" is the making of men's medium grade Welts and McKays, high and low cuts, and medium and high grade men's Turn slippers. The value of men's shoes made annually amounts to \$6,000,000.00.

With the 140 concerns doing business in soles, taps, counters, leather heels, wood heels, toplifts, tacks and all kinds of shoe findings; with officials in all of the National Banks and Trust Companies, who thoroughly understand the shoe business and who are ever ready to give character and ability their full value when extending credit and whose time and valuable advice are freely accorded with as liberal treatment as safety will allow; with opera-



THE "LANG" AND "BURGESS," MODERN FACTORY BUILDINGS

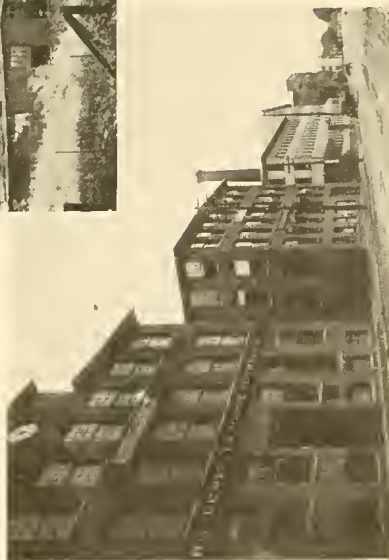
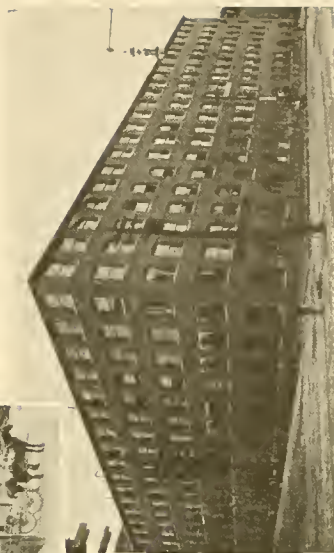
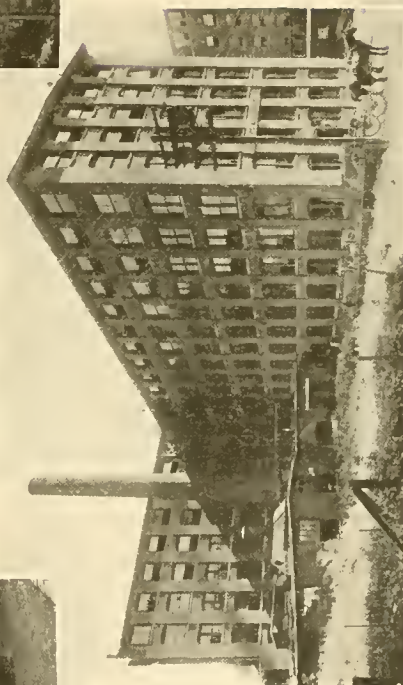
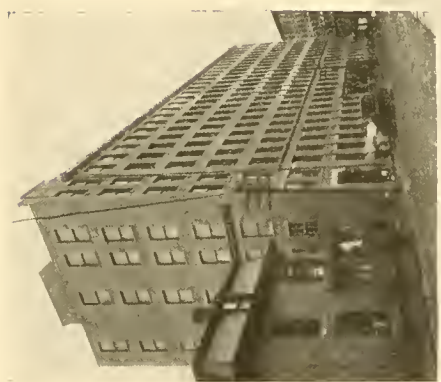
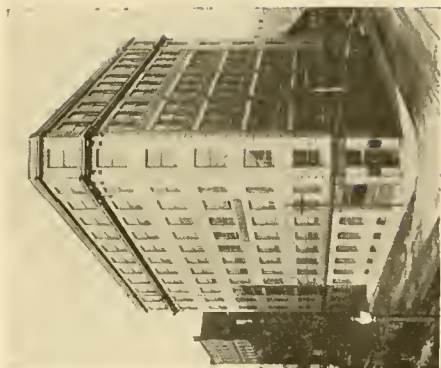
hibition of shoes by a local firm, Hazen B. Goodrich & Company, won a medal for unsurpassed style and workmanship. Although the style was the square toe and low heel of the period, the workmanship cannot be bettered today.

While Haverhill has long been known as a Slipper City and still holds the leading position in that line, she is fast becoming a leader, also, in the manufacture of women's boots, Welts, McKays and Turns, from medium grades to a high, fine and beautifully made product, which compares favorably with that of factories in other sections longer known as boot producers.

Another feature which is an important factor in

tives trained in the work from minority; with headquarters of all the shoe machinery companies; with centrally located modern factories and with home facilities unexcelled in beauty, convenience and variation, Haverhill has not only everything which the large manufacturers can desire, but is a place with unequalled opportunities for the ambitious young man to start with small capital.

From the Massachusetts Bureau of Statistics, we find that in 1914, Haverhill had 126 manufacturing establishments devoted exclusively to the manufacture of boots and shoes. The capital invested was approximately nine and one-half million dollars, the value of the stock and material \$14,569,417, and the



A TYPICAL GROUP OF HAVERHILL'S MODERN FACTORY BUILDINGS

amount of wages paid \$6,318,254, while the value of the products reached \$25,319,953. The report for 1916 will show such an increase as no man dares estimate. Haverhill has more individual shoe manufacturing establishments than any other city in the world. It is these individual establishments which grow and develop into larger firms that are the hope and promise of an even greater shoe manufacturing city in the future.

While Haverhill's shoes are largely sold to the jobbing trade, many of her manufacturers sell directly to retailers, thus eliminating a profit and increasing the publicity of the Haverhill product.

An article upon the shoe industry of Haverhill would be incomplete and the increase during the past decade inadequately explained without a word about facilities.

In 1905, there being no vacant factories, there-

fore no opportunity for expansion, the Haverhill Board of Trade successfully promulgated a factory building campaign which directly resulted in the addition of an average of 100,000 square feet of floor space per year for ten years. Without exception, the eleven factories and three additions built during that period are either brick and mill construction or cement—modern in every way—and 90 per cent, or 900,000 square feet of this new space is utilized for the manufacture of shoes, or an increase of 60 per cent in ten years. Therefore, a statement that Haverhill shoes tread the carpets, the streets and the fields of the world would not be overstating the distribution of the annual product of 25,000,000 pairs of men's, women's, boys', misses' and children's Turns, McKays, Welts and Stitchdowns manufactured in the "World's Best Factories," in the "Fastest Growing Shoe City in the United States."



WATER FRONT ALONG THE FACTORY DISTRICT OF WASHINGTON STREET

AGRICULTURE OF HAVERHILL

By E. A. Emerson

WHEN Haverhill was first settled practically every man was a farmer. In the early days the wants of the family were supplied from the products of the farm. Vegetables, grains, fruits, maple sugar, maple syrup, meat, eggs, poultry, and wool were common products. Hides were tanned and made into shoes, wool made into cloth, hats and yarn for stockings. From this condition of independence there has been a gradual change down to the present time so that now we are dependent on almost the whole world to supply our needs. The writer can remember when most of the clothing for the family was home made and boots and shoes made by the local cobbler.

For many years most of the farm produce was

raised in Haverhill or adjoining towns. Now a large part of it is brought from Boston. We raise very little grain, we produce very little butter, no cheese, and more than half our milk supply comes from out of town. Thirty years ago most of the milk was retailed by men who raised part or all of their supply. Now the number of pedlers has diminished 75 per cent. and most of the dealers buy all their milk.

A few years ago almost every farm on the roads out from the center of the city had cows and hens. Now many farms have no hens or cows. There are few farms where many vegetables are raised. On the trolley lines many farms have been cut up into house lots on which practically nothing is produced.

There are probably a dozen of farmers who raise a large quantity of milk and about two dozen who raise smaller amounts, about a dozen who produce large quantities of vegetables and thirty or forty who raise small quantities. There are also a few raisers of small fruits, no very large producers of eggs and poultry, but there are several hundred in the business in a small way. Haverhill is typical of other cities and large towns in New England. As population increases, milk and other farm products are brought in on steam cars. Even in Atkinson we find a decline of agriculture. On Maple Avenue there are now five or six cows where a few years ago there were two hundred.

Agriculturally, Haverhill is not much unlike other New England cities which have enjoyed tremendous growths along industrial lines. Attracted by the

wage of the city with its many factories, the farmer's son has left the parental homestead and migrated to the larger center. That is probably one of the reasons why agriculture has not developed into the industry which it properly is. The advent of the war in 1917 brought the average city-man to a realization of what an important factor home agriculture can be.

The Essex County Agricultural School in Hathorne is the first county agricultural school in the country. It was secured through the efforts of the Essex County Associated Boards of Trade. Day scholars are taken from the farms, both boys and girls, and are taught the principles of farming and may thus come back and apply them at home. This is one of the means of restoring agriculture to its proper sphere.



WATER FRONT AT WASHINGTON SQUARE PARK

HAVERHILL'S GROWTH TOLD IN FIGURES

By Daniel N. Casey, Secretary Haverhill Chamber of Commerce

HAVERHILL is the fastest growing shoe city and in the period from 1909 to 1914, which was the last taken by the Bureau of Census, Haverhill made a net gain of 13 shoe manufacturing establishments, leading all other competing shoe centers in the number of concerns gained in this period. In that five years also, Haverhill gained a total of 52 manufacturing establishments, and today has a total of nearly 400 industrial plants. Haverhill has more individual shoe manufacturing concerns than any other city on the North American Continent about 135 firms being devoted to the manufacture of boots and shoes. Haverhill is also the center of the cut stock trade, there being about 140 firms engaged in this line. Worsteds goods, hats,

morocco goods, leather, box board, wooden and paper boxes are also produced in Haverhill.

Haverhill was for a long time known strictly as a woman's shoe center and is today the slipper city of the world. Her manufacturers have also gone into the production of other lines of footwear, however, so that now Haverhill is producing 25,000,000 pairs of shoes a year for men, women and children in turns, welts, and McKays.

The disastrous fire of 1882 which leveled the old Washington Street district, gave forebears the opportunity to re-create the brick factory building and practically all of Haverhill's industrial firms are today housed in the most modern factories of cement and brick.

The growth of Haverhill in all lines, particularly in the last ten years, has been steady. Haverhill has added an average of 1,000 persons a year to her population in the past decade, has built an average of a modern shoe factory a year in the past ten years, and in the last five years has added seven and one-half million dollars to the value of her manufactured products, while her building permits have averaged close to a million and a half every year. New concerns and complete store alterations have naturally followed, and 2,000 tenements and homes have been built.

Gas in Haverhill is 80 cents per thousand feet. Electricity for lighting is 11 cents K W hour, with a power rate as low as any in the State.

Haverhill has 40 miles of street car trackage. Haverhill has an area of 32 square miles.

There are two general hospitals, a tuberculosis and a contagious hospital.

Sixty trains a day arrive and depart from Haverhill depot, on main line Boston and Maine. Direct express service to Boston and express service direct to New York.

Haverhill has four national banks, a trust company, three savings and two co-operative banks.

Settled in 1640, made a city in 1870, Haverhill has a population of 50,000.

First city in the East to adopt the commission form of government, Haverhill has smooth paved streets, granolithic sidewalks, several hotels, a telephone to every six of its population, and is one of the first cities in the state in the ownership of automobiles.

A new Boys' Club home, for which funds were raised through public subscription, is just completed. Young Men's Christian Association and Young Women's Christian Association, both equipped with gymnasiums, are centrally located.

	No. of Estab- lishments	Capital Invested	Val. of stock & Material Used	Amt. wage pd. during year	Av. Yearly Earnings	WAGE EARNERS EMPLOYED					Value of Products
						Males	Females	Both Sexes	Smallest Number	Greatest Number	
Boot and Shoe Cut Stock and Findings, .....135	364	\$20,495,585	\$28,029,957	\$8,598,864	\$643.96	8,832	4,521	13,353	9,919	17,171	\$43,920,078
Boots and Shoes, .....119		5,138,760	8,992,440	914,081	549.33	1,220	444	1,664	1,240	2,233	11,450,957
Boxes, Fancy & Paper, 6		9,651,712	15,103,788	6,550,145	670.02	6,173	3,603	9,776	7,150	12,566	26,169,453
Bread and Other Bakery Products, 18		142,040	187,940	96,373	507.23	74	116	190	164	214	353,865
Cutlery and Tools not elsewhere specified, 4		69,822	154,978	40,079	742.20	50	4	54	50	62	262,498
Foundry & Machine Shop Models and Patterns, 6		13,881	5,385	15,800	929.41	17	—	17	17	19	32,022
Products, 5		25,883	10,712	59,812	920.18	65	—	65	52	84	156,257
Tobacco Manufacturers, ... 4		152,607	59,221	32,211	715.80	45	—	45	35	55	82,823
Other Industries, 67		6,659	3,699	2,669	533.80	5	—	5	5	7	10,108
		5,294,221	3,511,794	887,694	577.55	1,183	354	1,537	1,206	1,931	5,402,095

(These are the 1916 official figures of the Massachusetts Bureau of Statistics.)



THE BOSTON & MAINE RAILROAD BRIDGE—COUNTY BRIDGE IN THE BACKGROUND

THE MERRIMACK RIVER

By Charles H. Croy, Chairman River Navigation Committee

THE battle for a deeper Merrimack goes back almost as far as the oldest resident can remember. With the assistance of a systematic plan worked out by the commercial organizations and representatives in the General Court in the Merrimack Valley indications were, up to a few months ago, that there were very bright prospects for development. The war intervened, however, and after a bill had unanimously passed both branches of the General Court promising state co-operation with the Federal Government on the project to obtain eigh-

out into the sea; and then proceeding upward is Amesbury, then Haverhill and Lawrence and Lowell. These cities with the towns adjacent have a population of 310,000 people.

Haverhill has seven and one-half feet of water at mean low tide, and there is a rise and fall of about four feet. In 1914 the special committee appointed by Governor Foss advocated the development of the River to Lowell, which would be virtually to the New Hampshire state line. The project calls for a navigable channel eighteen feet deep and 200 feet wide



HAVERHILL BRIDGE CONNECTING THE CITY PROPER WITH BRADFORD

teen feet from Newburyport to Lowell, Governor McCall vetoed the bill because of war's contingency.

In the last four or five years very comprehensive plans for the development of the Merrimack River have been worked out and the war will only serve to delay the ultimate consummation of a most meritorious project and one from which future generations will reap incalculable benefit.

The Merrimack Valley is the richest industrial section in all industrial Massachusetts. Twenty-six per cent. of all manufactured articles in the Bay State are made along the banks of this river. The waters of the Merrimack turn more spindles than any other stream on earth, and it has been roughly figured that a million dollars a year could be saved on coal alone if the river was navigable as far as Lowell, thirty-six miles from its mouth.

At Newburyport is the Harbor, which stretches

at an estimated cost in 1914 of \$7,076,600. The members of this state commission were: Charles C. Paine of Hyannis, chairman; Andrew B. Sutherland of Lawrence, and Lewis R. Hovey of Haverhill.

December 10, 1914, fifty men from the Merrimack Valley appeared before the committee on Rivers and Harbors, House of Representatives, 63rd Congress, and advocated the development proposition. This followed the report from the government engineer of November 10, 1914. On May 23rd, 1916, representatives of the commercial organizations appeared before the Board of Appeal of the United States Army Engineers in Washington and the next month this board approved the project as one of merit with the recommendation that the Federal Government participate in the expense equally with the State of Massachusetts. Under the plan the United States Engineers are to do the work with Massachu-

setts to pay half at a rate not to exceed a million dollars a year. The cities and towns are to take care of all land damages and terminals and dock facilities.

The bill which was presented to the Legislature in 1917 provided that the State was agreeable to the plan of the United States Army Engineers and merely made the state funds available when the Federal Government called for them.

This bill, had Governor McCall signed it, would have become a law, and the stamp of approval placed on it by the Legislature is evidence of the merit of the proposition. This is the plan which will, undoubtedly, be followed in the future.

Some of the figures which have been compiled to show the commercial strength of the Valley are very impressive. The following data may be of interest:

There are on the banks of the river, in this short

It equals in value 30 per cent. of the foreign trade of Canada, where \$360,000,000 has been spent on rivers and harbors to develop foreign commerce.

It equals in value nearly 25 per cent. of the foreign trade of Austria-Hungary.

It equals in value nearly 25 per cent. of the foreign trade of the Russian Empire.

It is equal in value to nearly 50 per cent. of the entire foreign trade of China and more than 50 per cent. of the entire foreign trade of Japan.

It is greater in value than the foreign commerce of any of the countries of the Western Hemisphere with the exception of the United States, Canada, Brazil and Argentine Republic.

It exceeds in value the foreign commerce of any of the seaports of the Western Hemisphere with the exception of New York and Buenos Aires.



WATER FRONT BELOW HAVERHILL BRIDGE AT THE HEAD OF NAVIGATION

distance: 4 cities and 12 towns concerning which the following facts are submitted. (In order to be conservative, 1912-13 figures have been used.)

Population	307,540
Value of assessed estates	\$262,710,204
Number of manufacturing establishments	814
Capital invested	\$188,152,336
Number of wage earners	85,069
Amount of wages paid in year	\$42,004,459
Value of stock and materials used	\$116,870,360
Value of finished product	\$196,595,077
Value of raw material and finished products combined	\$313,465,473

The value of raw material used, plus the value of the finished product equals 7½ per cent. of the entire foreign trade of the United States.

It equals in value 12½ per cent. of the entire trade of France.

It exceeds the foreign trade of Galveston by over \$24,000,000.

It exceeds the foreign trade of New Orleans by over \$61,000,000.

It exceeds the foreign trade of Boston by over \$97,000,000.

It exceeds the foreign trade of Manchester, England, (where \$100,000,000 have been spent in constructing a canal 36 miles long with extensive systems of docks) by \$37,000,000.

It exceeds the foreign trade of Glasgow, Scotland, (where \$55,000,000 have been spent in dredging and dock construction) by \$66,000,000.

It represents trade of over one million dollars a day for every working day in the year.

The foreign trade of the United States is \$400 per capita.

The trade of the Merrimack Valley is over \$1,000 per capita.

Cost of raw materials imported to Merrimack Valley is \$7,000,000 more than all the exports from the United States to South America, and the trade in the Merrimack Valley is three times greater than the entire United States exports to South America.

The trade of the Merrimack Valley is greater than the exports of the United States to France, Italy, Spain, Russia and Austria combined.

Almost equal to our exports to Canada or to Germany, our second and third best customers, and is over 50 per cent of the United States exports to Great Britain, our best customer.

The freight tonnage is over 5,000,000 tons annually, which is about the same as that of the Manchester, England, ship canal, which cost \$100,000,000 to construct.

Please remember that the above figures are all in connection with business done in 1912 and do not reflect any of the recent tremendous increases due to war orders.

If 1916 figures had been taken they would, in most cases, have been 50 per cent. higher, and in some cases nearly 100 per cent. higher.

Not many years ago Massachusetts was second only to New York State in the value of its manufactured products and led Pennsylvania by \$3,000,000, and Illinois by \$192,000,000.

Since that time New York State has spent \$272,000,000 on its waterways and leads Massachusetts in manufactured products \$1,500,000,000.

Illinois has spent \$39,000,000 and now leads Massachusetts, \$192,000,000.

Pennsylvania has spent \$63,000,000 on water-

ways and now leads Massachusetts by \$840,000,000 in manufactured products.

The great Kiel Canal, completed in 1914, is 61 miles long and cost more than \$65,000,000.

The British Royal Commission on Canals and Waterways reported concerning the German waterways: "That the use of natural and artificial waterways, in cheapening the transportation of coal and other low grade traffic increased the trade, industry and wealth of Germany and so indirectly increased the revenues of the railroads from passengers and high class goods."

The engineering plan contemplated a lock and dam near Lion's Mouth in Amesbury and probably another lock between Haverhill and Lawrence. Up to a few years ago when street railway competition rendered the business unprofitable, pleasure steamers plied between Haverhill and Black Rocks at the mouth of the river and in 1904 a boat line for some months ran between Boston and Haverhill, but this had to be finally abandoned because the boat was forced to wait for the tide. There are about 200 motor boat owners in the city with two boat clubs.

With a great abundance of green on its banks, with trees overhanging, with fertile farms adjoining, with an undulating country spread out on both sides, including many nooks and turns the Merrimack River in the grandeur of its beauty rivals that of the Hudson from Albany to Poughkeepsie. The waters of the Merrimack are a pleasant blue, the hills which o'er top it in the summer a delightful green, and the vast areas of trees and plants which line its banks render its view one of unsurpassed adornment and wondrous scenic beauty.

HAVERHILL'S PARK SYSTEM

By Henry Frost, Supt. of Park Department.

DIVIDING Haverhill's great industrial and mercantile sections, fronting Washington Square and running to the river, in the very heart of the city, a beautiful breathing spot is the marvel of visitors to our city. It is Washington Square Park and while its entire extent covers only 60,000 square feet, its location in the very center of all commercial activities is proof that Haverhill has an eye to natural beauty and a liking for the things of earth. Shrubs, trees, and green grass make attractive this little garden spot at all times of the year, while the swift swish of the Merrimack lends a distinctiveness which makes it all the more wondrous.

City Hall Park as well is another area of green near the orbit of the city's activities and in it are the statues of Hannah Duston, erected by the late E. J. M. Hale, and a boulder set in place by the

Daughters of the Revolution in commemoration of the men who fell in the war of 1776.

Haverhill's Park Board created twenty-seven years ago has charge of nineteen parks and four playgrounds, with a total area of 296 acres and an assessed value of \$507,000. The largest is Winnicki Park with 214 acres which lies around the shores of Lake Kenosha. This estate was for many years the property of the late Dr. James R. Nichols, who built the castle which surmounted the hill from rocks and stones all found in the adjacent neighborhood. Later this castle was the summer home of a Mr. Webb of Salem and is now owned by the Haverhill Water Works. Four miles of driveway have been constructed around this Park circuiting the Lake. At one resting spot is a beautiful fountain contributed by the family of the late Dudley Porter, for many years a member of the Park Commission,

and Tyler Memorial, a pagoda house of stone given by Mrs. Henry P. Tyler, in memory of her husband. A tennis court, bowling alley, swings and the vast area of shade contribute to make this Park one of the beauty spots of Massachusetts. The hemlock grove of extensive area is one of the only two in the state—the other growth of hemlocks being at the

feet, and Bradford Common, transferred to the Park Department by the first Parish in Bradford in 1901, contains 41,725 square feet. The Gale Park at the junction of Mill Street and Kenoza Avenue was given to the city by the late John E. Gale, for many years an enthusiastic member of the Park Commission. The curbing around the Park costing a thousand



DUDLEY PORTER ROAD, WINNIKENNI PARK

Harvard arboretum. The entire Winnikenni section is in a wonderful location and its stretches of roads and walks with its trees and shrubs make it most charming.

Riverside and Shoreland Parks compose sixty-one acres. Mt. Washington Park is 48,000 square

dollars was secured by subscription from the nearby residents. Some of the early churches were located on the lot of land now known as City Hall Park, and the title was given the city by the First Parish under the conditions that it should be forever kept for Park purposes. What is now Wash-

ington Square Park was turned over to the Park Department in 1890 and was laid out by Superintendent Frost.

The Brickett Park, adjoining the Walnut Square School, was taken by right of eminent domain and was named for the late Benjamin F. Brickett, at one time Mayor of Haverhill. Columbia Park was a gift from the people who laid out the street which the Park divides. The White Park on Mill Street was given by the White Estate. Sagamore Park on North Main Street was a gift from ex-Mayor George H. Carleton. Haseltine Park in the Bradford District, was given by the estate of George Haseltine,

contains 60,600 square feet. The Primrose Street playground is land owned by the city and contains about 18,000 square feet. It was turned over to the Park Commission last year and will be occupied shortly for the uses of a playground. Young lady supervisors and janitors are provided during the summer months at the playgrounds, most of which are thoroughly equipped. Places are also provided for coasting, skating and the Park Department is hopeful of doing more along these lines for the coming generations.

The development of the Park System of Haverhill has been by conservative but helpful measures and



DUDLEY PORTER MEMORIAL FOUNTAIN, WINNIKENNI PARK

which also provided a fountain and also furnished money for fitting the Park up for park purposes. The Union Park between Union and Nichols Streets was a gift of people living nearby. The lot on which Windsor Park is located was taken by the city for street purposes and the trees set out around it by S. Porter Gardner. Silver Terrace on Mt. Washington is the smallest Park with 2,416 square feet.

The city has four public playgrounds. The playground on Mt. Washington, known as Passaquio playground, was purchased in 1909 and contains 14 acres of land. The Bradford playground in the Bradford District contains 73,342 square feet. The Margin Street playground near River Street con-

steady, thoughtful work has brought all the results of today.

The work has been broadened out as the years have passed by the increased activities made necessary. The spirit of the Park Commissioners and employees has been to develop the natural breathing spots within the city to the best of their ability and limit of the appropriations and to lay out the Parks with an eye to future growth. These men have had the vision of the city beautiful before them and have labored unceasingly that Haverhill's Parks might compare favorably with all others. We have today a Park System of which we are justly proud and one that reflects the citizenship of the city.

HAVERHILL'S WATER SUPPLY

By Albert L. Sawyer, Registrar

THE Haverhill Aqueduct Company was organized in 1802, the first meeting being held in Harrod's Tavern, which stood on the site of the present City Hall. At this date there were but sixteen places in the United States that had a water works system, and there were none in Canada.

In 1891 the City acquired the water system of the Aqueduct Company, paying for the same \$720,-504.

The management of the Department is vested in a Board of five commissioners, one being elected

The purity of the various sources of water supply for the City is considered by the State Department of Health as generally satisfactory. The chlorine is considered the best index to pollution and the chlorine of all the sources of supply in Haverhill averages from .45 to .50 while the normal chlorine for the region about Haverhill is .30. Bacterial examinations of the main sources of supply have usually been satisfactory.

In regard to the hardness, the waters of the various sources of the supply, with the exception of



KENOZA LAKE, HAVERHILL'S CHIEF WATER SUPPLY

each year by the Municipal Council for a term of five years.

In 1896 by the annexation of Bradford, the City acquired the water system that had been built by that Town.

The sources of supply in Haverhill are, Crystal Lake, Kenoza Lake, Lake Saltonstall and Pentucket Lake, with a total watershed of 3207 acres, and a capacity of 1,551,400,000 gallons together with Millvale storage reservoir with a watershed of 4954 acres and a capacity of 118,000,000 gallons. Bradford is supplied by Johnson's Pond with a watershed of 3300 acres and a capacity of 708,000,000 gallons. All but one of these ponds are wholly within the city limits.

Lake Saltonstall, are comparatively soft ranging from No. 66 for Crystal Lake to No. 130 for Lake Saltonstall out of a list of 153 water sources of supply.

The average hardness of the various sources of supply for 1916 is as follows, in parts of 100,000:

Millvale Reservoir,	2.8
Kenoza Lake,	2.1
Crystal Lake,	1.3
Johnson's Pond,	2.7
Pentucket Lake,	2.1
Lake Saltonstall,	3.0

As a matter of comparison it might be stated that, the hardness of the Metropolitan water supply for 1905 to 1909 inclusive varies from .8—Wachusett

Reservoir, to 2.0—Lake Cochituate. The hardness of the filtered Merrimack River water—Lawrence water supply—is 1.4.

A reservoir on Gale's Hill with a capacity of 9,000,000 gallons furnishes high service for domestic and fire purposes in Haverhill, and a second reservoir with a capacity of 3,000,000 gallons furnishes similar service for Bradford. Separate mains for fire service are laid throughout the retail and the manufacturing districts, which afford ample service in case of fire. There is no charge for water used for fire stand pipes or automatic sprinklers.

Since 1891 many improvements and additions have been made to the system. Among these have been, the purchase of much of the land on the watershed of the various ponds; the construction of a reservoir and dam with pumping station and pump at Millvale; a new station and two pumps at Kenoza; two storage reservoirs and the installation of an additional pump at Bradford. The larger part of the land acquired around Kenoza Lake is known as Winnekenni Park, having been placed in the care of

the Park Commissioners by the Water Board.

The amount of bonded indebtedness which was originally \$900,000, has been reduced to \$360,000, and in 1927 will be entirely paid.

There have been ten reductions in water rates since the City acquired the plant, the present schedule being among the lowest in the State. All factories are metered, and water rates are based on a sliding schedule ranging from .16 per 100 cu. ft. (750 gallons) to .07½ per 100 cu. ft. 25 per cent. discount is allowed on water bills paid within fifteen days, and in 1916 \$44,845.63 was allowed in discounts.

The statistics of the department December 1, 1916 were as follows: 116½ miles of main pipe; 8056 service taps; 1477 stop gates; 461 hydrants and 2599 meters; daily consumption 5,856,596 gallons or 116 gallons to each inhabitant; 32 per cent. of the services are metered.

The total receipts from sale of water in 1892 was \$72,206; in 1916 \$158,581. Expenses in 1916 for operation \$51,568; interest, bonds and sinking fund, \$50,240; construction and land, \$53,871.



MILLVALE STORAGE BASIN AND RESERVE WATER SUPPLY

OUR MUNICIPAL ORGANIZATION

By Frederick H. Magison, Esq., City Solicitor, 1916

THE government of the City of Haverhill as determined by the charter amendment of 1908 (Chap. 574 of the acts of that year), is ostensibly and by reputation the so-called "commission form" of municipal government, and possesses certain prominent features consistently connected with this new and concentrated form ever since it was first put into practical use in American cities some seventeen years ago. These particular features are the short, non-partisan ballot, the recall, and the initiative and referendum provisions. Nevertheless, the terms "commission" and "commissioners" were carefully and conscientiously avoided by the authors of Haverhill's "new charter," as a part of their plan of centralizing all authority in the Municipal Council as a board and of preventing the exercise of any of it by an individual member of that board.

The governing body of the City of Haverhill, styled the "Municipal Council," is composed of a mayor and four aldermen elected at large and without political designations, for terms of two years. In theory, at least, it is supposed to be continuously on duty for the transaction of the city's business, as indicated by some of the terms of the charter, by the amounts of the salaries paid the council (\$2500 to the mayor and \$1800 to each alderman), and by the absence of any expressed power to delegate any duties.

At the beginning of each municipal year the council is organized by the choice of a president, not the mayor, who, in the absence of the mayor presides at meetings and acts as mayor, with authority to do such minor acts and perform such duties as, by law or ordinance, devolve upon the mayor and which from their nature must be done by an individual and without delay.

Powers of the Council

The charter specifically provides that all power and authority vested by law in the city as a body politic and corporate shall devolve upon and be exercised by the council as a board.

In accordance with the provisions of most commission government charters, the form adopted in Haverhill does not permit the exercise by the mayor of any of the authority which by general law and custom has long been an inseparable adjunct of the office. He has no power of veto or approval, or of nomination or appointment to or removal or suspension from office. He presides at the meetings of the council when present, but otherwise has merely

the power of his own vote on all matters, and is in all other respects no more than on a par with the other members of the council. The result is that each alderman has equal authority with the mayor in all municipal affairs.

Division of Functions

In contra-distinction to the typical commission government charter, the so-called "new charter" of Haverhill contains no provision for the division or assignment of administrative or executive functions among the five members of the Municipal Council, but on the contrary, definitely lays down the principle that the Municipal Council shall exercise and perform, as a body, all the powers and duties which were previously exercised and performed by the mayor, the city council and its different branches and committees under the old bi-cameral form of government.

Despite the directions, omissions and implications of the "new charter," however, and in apparent recognition of the difficulties of administering the affairs of the city in any other manner, the Municipal Council has from the first adopted the plan of subdividing, by order at the beginning of the year, the various functions of government into five separate and distinct departments, and of assigning one of these departments to each member of the council, with power to supervise and control its operations subject to the general administrative authority of the council as a board, thus, in effect, closely approximating the poorer of the two systems of government by commission. (The other system, it may be explained parenthetically, is the election of presumably fitted commissioners to appropriate departments already separated and established by charter.)

This division of executive responsibility in Haverhill, unauthorized by the charter as it is, has been from the first the cause of considerable criticism as well as confusion. But it has been believed that in no other way could the many details of municipal affairs be properly taken care of, and that necessity alone is sufficient to give this division of functions a sort of legal status, if it is not, indeed, permitted by implication for the very objects for which government exists. The omission in the charter of any provision whatsoever for the division of functions and their assignment to different members of the council has been accepted as a mistake in judgment.

The five departments into which the government of Haverhill has thus by order regularly been divided are the departments of "Finance and Accounts," of "Highways," of "Public Safety," of "Public Property" and of "Health and Charities."

The Recall Provision

The recall provision of the Haverhill charter is of the type usually found in straight commission government charters. In order to recall a member of the Municipal Council a petition must be filed bearing the signatures of voters equal in number to twenty-five per cent of the votes cast at the last election at which a mayor was elected. When such a petition is presented to the Municipal Council, it must call a special election at which, unless the incumbent sought to be removed signifies his inten-

Initiative and Referendum

The right of initiative and referendum, in connection with the internal legislation of the city, is provided for by the Haverhill charter in a form very similar to that of the ordinary commission government charter. A petition for the passing of an ordinance, signed by the same number of voters that is required on a recall petition, calls for the enactment of such ordinance by the Municipal Council, or for its submission to the people at a special election, or at a regular city election, if one is due within ninety days. A similar petition, signed by less than twenty-five but more than ten per cent. of the same number of voters obliges the Municipal Council to pass the ordinance, or to submit it to the voters at the next regular city election, whenever it may come.



HAVERHILL CITY HALL, MAIN STREET

tion not to be a candidate, he will be included among the candidates for the office qualified at a primary previously held for the purpose. At such an election the person receiving the highest number of votes is declared elected and for the balance of the unexpired term of the person removed or sought to be removed.

The exercises of the recall privilege has never yet been carried to the conclusion of a special election in Haverhill since the recall provision was included in the charter. This may be due to the requirement of a number of signers to the petition equal to twenty-five per cent. of the number of persons voting at the last mayoralty election, which is well above the average proportion required by the provisions of most modern short ballot charters, and is considered too high by experts.

The repeal of any ordinance passed by the council may be effected by a majority of the voters at an election, special or regular, after the filing of a petition therefor signed by twenty-five per cent. of them; and the repeal or amendment of any ordinance passed on petition may be effected by a majority of the voters upon the initiative of the Municipal Council in submitting a proposition for such repeal or amendment to the people.

Conclusion

The form of the municipal government of the City of Haverhill is admittedly a weak modification of the commission form, and is technically not entitled to be known as such; but it is difficult to know how else to describe it in terms, inasmuch as the Municipal Council has by order and lately by ordi-

nance assumed for its individual members the title and some of the authority of commissioners.

But it must be evident from the results of its operation during the past nine years, as well as from a comparative study of the law under which it is established with those acts establishing in other cities the genuine commission form of govern-

ment, that the frequent lack of departmental cooperation and the consequent furthering of inefficiency in the management of municipal affairs is due as much to the timid deficiencies of the charter as to the incapacity of officials elected in a sense at random to executive positions undetermined and undefined in advance for the benefit of the electorate.

THE MILITARY BODIES OF HAVERHILL

By Major Ralph D. Hood

HAVERHILL from the earliest period of her white settlement has furnished men of proven military ability and prowess as upholders and defenders of the God-given right, or religious, civic and personal freedom from all rule except that of, "By and with the consent of the governed."

As early as 1631 a military company was authorized and in all probability Ensign Noyes, our first surveyor, was an officer, although it was not until 1662 that a record was made of the organization of a Militia Company with Captain William White and Lieutenant Daniel Ladd as officers.

In 1675 a fort was built around the meeting house and from that time until 1762 the colony was almost continually under arms in defense of their homes from the attacks of the Indians and French. On April 30, 1697, the famed Hannah Duston and two companions killed and scalped ten Indians, thereby carving a place for herself in the world's history as the American Amazon.

In the Indian massacre of August 29, 1708, the following officers were killed: Captain Samuel Ayer, Captain Simeon Wainwright, and Lieutenant John Johnson.

In the pre-Revolutionary period many companies of Militia were organized. Among those whose names have been perpetuated, are found that of General Israel Bartlett, the only general officer mentioned in early history, as well as the following Captains: Edmund Mooers, Richard Saltonstall, David Johnson, John Hazen and Ensign Moses Hazen. These officers kept up the organization of the Military Companies of that early period.

Previous to September 5, 1774, all of the Haverhill troops had been Infantry, but on this date a company of Artillery was organized under Captain James Brickett, Lieutenant Israel Bartlett and Ensign Joshua B. Osgood as officers, probably in anticipation of the Revolution.

On April 19, 1775, Lieutenant Colonel James Brickett with Captain James Sawyer's, Captain Ebenezer Colby's, and Lieutenant Samuel Clement's Companies of minute men, a total of 105 officers and men, left Haverhill for Cambridge in answer to the first call of the American Revolution; one company

of Militia having been left behind to protect the town and finish up the spring work.

At the battle of Bunker or Breed's Hill two companies were in action and a number of men were wounded, among them being Col. James Brickett. A greater portion of these men, with many recruits from home, continued in the service of the Continental Army throughout the war, among whom were Captain William Baker and General Thomas Bartlett, the latter having been the ranking officer from the town of Haverhill.

In 1804 Capt. Huse was commanding the local company and on May 26, 1810 the Haverhill Light Infantry was organized and commanded by Captain Jesse Harding, with an armory in the Bannister Block on the site of the Wachusett Club at the corner of Merrimack and Bridge Streets. The town boasted of three companies in 1812 and on September 10, 1814, Capt. Samuel W. Duncan's Company of the 5th Regiment, 2d Brigade, 2d Division, M. V. M., with Lieutenant Nathaniel Burrill and Ensign Thomas Newcomb, marched to Charlestown for service in the war against England.

At the close of the war in 1815 the town held a celebration in honor of their successful efforts to maintain their independence and the names of Majors Duncan, White and Harding appear as the ranking officers of the occasion.

The Haverhill Light Infantry was disbanded in 1841 and was succeeded by the Hale Guards under Capt. William Taggart.

No company was organized for the Mexican War in 1849 and 1850, but many Haverhill soldiers went with Col. Caleb Cushing's Massachusetts Regiment and at least seven of these veterans are buried in Haverhill cemeteries.

No remarkable military event occurred between 1850 and 1861, and during a part of this time the Hale Guards were quartered in the Town Hall and later were transferred to the Armory at the corner of Merrimack and Fleet streets, where they were when the call came to put down the Rebellion, and under Capt. Carlos P. Messer the Hale Guards as Co. D, 5th Massachusetts Infantry, entrained for the defense of Washington and took part in the Bal-

timore Riot on their way. The following companies were later recruited and did loyal service from 1861 to 1865:

Co. E, 17th Vol., Capt. Michael McNamara.
 Co. F, 17th Vol., Capt. Luther Day.
 Co. H, 22nd Vol., Capt. John J. Thompson.
 Co. G, 35th Vol., Capt. William F. Gibson.
 Co. G, 50th Vol., Capt. George W. Edwards.
 Co. F, 50th Vol., Capt. Samuel Duncan.
 Co. I, 60th Vol., Capt. David Boynton.

Besides these other unattached units followed, all doing heroic service for state and nation. Many gained high rank and undying honor, among whom was Major Henry Jackson How, whose brilliant life closed on a Southern battlefield. With a total population of less than 10,000 persons, Haverhill furnished

1873, John N. Ellsworth was commissioned 1st Lieutenant and Frank A. Dow, 2nd Lieutenant.

April 13, 1874, John N. Ellsworth was commissioned Captain, Frank A. Dow, 1st Lieutenant, and Charles H. Stanton, 2nd Lieutenant, who was succeeded by Marshall Alden on September 11, 1875, and who later became 1st Lieutenant on Sept. 17, 1877. It was in 1877 that this company was equipped with the Springfield breech-loading rifle, calibre 45.

On September 11, 1878, Marshall Alden became Captain, and on Dec. 20, 1878, William L. French and George H. Hanscom became 1st and 2nd Lieutenants, and by General Order No. 7, December 3, 1878, this Company was transferred from the Sixth to the Eighth Regiment.

December 29, 1879, George H. Hanscom became



THE HAVERHILL ARMORY, KENOZA AVENUE

73 officers and 1,300 men to preserve the Union, and of this number 186 gave up their lives in battle.

Military matters were at a standstill in Haverhill after the close of the war in 1865 until July 1, 1869 when Co. F, 6th M. V. M. was transferred from Concord to Haverhill and Capt. Edmund G. W. Cartwright, 1st Lieut. Henry T. Fitts and 2nd Lieut. William H. Turner were elected officers on August 6, 1869, and camped at Boxford, August 24 to 29, 1869.

On May 23, 1870, William H. Turner was commissioned 1st Lieutenant and Richard B. Brown, 2nd Lieutenant. Annual Camp was September 6 to 10, 1870, Swampscott. April 15, 1872, Richard B. Brown was commissioned Captain and John N. Ellsworth, 2nd Lieutenant, and the Annual Camp was at Swampscott.

In 1873 the State purchased the State Campground at Framingham and the Militia was equipped with the muzzle-loading Springfield rifle. May 19,

Captain and Benjamin H. Jellison, 2nd Lieutenant. Lieutenant French was succeeded as 1st Lieutenant by George W. Sargent on June 28, 1880.

In 1883 the Armory was moved to Fleet Street and Co. F entertained Co. C, 1st Maine on February 2 of that year.

On January 18, 1884, the following officers were commissioned: Capt. B. H. Jellison, 1st Lieut. George W. Pettingill, 2nd Lieut. John A. Rich, who was succeeded by Ira C. Titcomb on June 1, 1885, and later by George H. Page on June 20, 1887, and on January 31, Charles P. Damon succeeded George W. Pettin-gill as 1st Lieutenant, Damon being followed by William C. Dow on May 13, 1890. Wilmot U. Mace became 2nd Lieutenant on Feb. 10, 1891.

March 14, 1893, Captain William C. Dow and 1st Lieutenant Wilmon U. Mace were commissioned, followed by 2nd Lieutenant Thomas F. Crowley on May 9. On June 28, 1895, William C. Dow was commis-

sioned a Major in the 8th Regt. M. V. M., and on Dec. 28, 1895, Wilmot U. Mace resigned as 1st Lieutenant and from this date until March 20, 1896, Lieut. Thomas F. Crowley was in command of Company F, on which date William C. Dow became for the second time the Captain and David E. Jewell became 2nd Lieutenant.

At the call to the colors for service in the Spanish War Company F became a unit in the 8th Massachusetts United States Volunteers May 10, 1898, and on May 11, 1898, Captain W. C. Dow and 2nd Lieut. David E. Jewell were commissioned in the U. S. Service at Framingham, Mass., then went to Camp George H. Thomas at Chicamouga, Tenn., arriving May 19, 1898; then to Camp Hamilton at Lexington, Kentucky, and from there to Camp Gilman at Americus, Georgia, on Nov. 10, 1898.

During the absence of Co. F for Spanish War Service a provisional company was formed and mustered into the State service on June 21, 1898, and was commanded by Lieut. Carlos E. Palmer, being disbanded on April 15, 1899, at the Armory on Emerson Street, when Company F returned, and was re-organized under Capt. W. C. Dow, with Lieut. David E. Jewell and David F. Whittier. Capt. William C. Dow was commissioned for the second time in the U. S. Volunteers and gave up his life while in the Philippine service.

On Nov. 16, 1899, the following officers were elected: Capt. David E. Jewell, 1st Lieut. David F. Whittier; and on Nov. 18, 1899, 2nd Lieut. John R. Sanborn, who was succeeded on Nov. 21, 1900, by Charles F. Glover, and he by Harry B. Campbell on Feb. 26, 1901. Capt. D. E. Jewell resigning, the following officers were elected: Capt. David F. Whittier, 1st Lieut. Harry B. Campbell on Jan. 20, 1903, and George M. G. Nichols as 2nd Lieut. April 15, 1903.

June 7, 1904, Harry B. Campbell was commissioned Captain, George M. G. Nichols, 1st Lieutenant, and Ralph D. Hood, 2nd Lieutenant; and in 1905 the present State Armory was built on Kenoza Avenue.

May 25, 1909, 1st Lieut. Ralph D. Hood and 2nd Lieut. Fred H. Whittier were commissioned.

Jan. 5, 1912, Co. F saw service for 21 days in the Lawrence strike, and on Sept. 17, 1912, Charles H. Morse was commissioned 2nd Lieutenant.

Upon the election and commission of Major Harry B. Campbell as a field officer of the 8th In-

fantry, M. V. M., the following officers were commissioned on June 30, 1914, to fill the vacancies: Captain Ralph D. Hood, 1st Lieut. Charles H. Morse, and 2nd Lieut. John D. Hardy, the election being held while the Company was on duty at the Salem Fire for a period of eleven days. Following the retirement of Captain Ralph D. Hood, Charles H. Morse was elected Captain on March 7, 1916, and on April 3 was ordered out for riot duty for a few hours.

On June 20, 1916, Co. F was ordered out for service on the Mexican Border, and during their absence on August 2, 1916, John D. Hardy was commissioned 1st Lieutenant and on Sept. 23, 1916, George A. Colleton became 2nd Lieutenant, and after five months' service on the border the Company again returned to Haverhill on Nov. 11, 1916, and were received with honors.

After the transfer of Captain Charles H. Morse to the Field Artillery, an election was held on May 1, 1917, and the following officers commissioned: Capt. John D. Hardy, 1st Lieut. George A. Colleton, 2nd Lieut. John B. Peaslee.

The development of the German situation as a war in which the United States was about to engage, brought out a new arm of the Service in Haverhill, and that is the 2nd Battery Regt., Massachusetts Field Artillery, its predecessor having been organized here Sept. 5, 1774.

Battery A, 2nd Regt. Massachusetts Field Artillery, was mustered into the service on August 5, 1917, with Captain Charles H. Morse, Senior First Lieutenant, William Henry Root; Junior First Lieutenant, Benjamin P. Harwood; Senior Second Lieutenant, George W. Langdon and Junior Second Lieutenant Percy L. Wendell. A Home Guard, with Capt. Charles F. Glover, was organized in May, 1917.

From the earliest days to the present time Haverhill has always given her best men for military service, and wherever her soldiers have been called they have performed their duty honorably and notably and in so doing have been an honor to their Country, their Flag, and the spirit of the Constitution. May future generations never falter in the work of continuing those ideals for which these soldiers of the past have given their service and perhaps their lives, and may God grant that Haverhill's sons shall never raise the standard of war except it be for the purpose of preserving her honor, her homes, a friend or our National ideals!

HAVERHILL'S TRANSPORTATION FACILITIES

By Edmund C. Wentworth, President C. H. Hayes Corp.

ON the main line of the Boston and Maine Portland division, Haverhill is directly served by this great New England railroad with its network of connections to all other roads of the country. There is a good line-up of service to all important jobbing and mercantile centres which facilitates delivery of Haverhill products. Sixty passenger trains a day arrive and depart from the Haverhill depot, including through expresses to New York City. Boston, the heart of New England, 33 miles distant, is reached in 50 minutes.

The Bay State Street Railway Company, which operates the largest single trolley corporation in the world, controls most of the urban trackage in Haverhill. This city is also served by the Massachusetts Northeastern Street Railway Company, a progressive company with headquarters in Haverhill. These have a combined trackage in Haverhill of 44 miles. Direct trolley connection is effected with Lawrence, Lowell, Newburyport, Amesbury, Salem, Lynn, Boston, Nashua, N. H., Manchester, N. H., Seabrook, N. H., Salisbury and Hampton Beaches as well as all the surrounding suburban towns.

The Bay State corporation took over the holdings of the old Haverhill and Groveland Street Railway Company, which was the original horse car line, receiving its first franchise May 10, 1877 and being permitted to use electricity as a motive power June 13, 1892. The Lowell, Lawrence and Haverhill notified the mayor and aldermen of Haverhill on May 20, 1893 that it had purchased the Haverhill and Groveland Company. The Haverhill, Georgetown and Danvers, operating from Haverhill through South Groveland and Georgetown to Rowley and Ipswich and also to Newburyport via Byfield began construction in 1895. All of these lines were later merged into the one corporation now known as the Bay State.

The Haverhill and Amesbury Street Railway Company received its first franchise June 13, 1892, entering Haverhill from Merrimac via Kenoza Avenue. The Haverhill and Southern New Hampshire Street Railway Company obtained first grant March 1, 1900, and the Haverhill and Plaistow Street Railway Company, August 29, 1901. All of these are now part of the Massachusetts Northeastern system.

The Boston & Maine Railroad opened for business to Bradford on October 26th, 1838 and came to Haverhill in 1839 when the original bridge was built. This was a small structure with single tracks and the entire upper part was of wood. The present

railroad bridge was erected in 1881 and is of steel with two tracks, and just outside a foot walk for pedestrians. Grade crossings were abolished in Haverhill in 1905 and 1906 and at that time the Haverhill Depot was remodeled.

The main freight yard on upper Hale Street and in Bradford accommodates 650 cars; there is freight house space for the setting of fifty cars; private sidings accommodate 380 cars and there are six passenger stations within the confines of Haverhill.

By means of the through car service, most of which was arranged through the Chamber of Commerce, Haverhill is brought into more direct connection with the great jobbing centers. Chicago is reached the fourth morning and there is a forty-eight hour service in effect between Haverhill and New York in both directions via the Fall River Line. Any improved line-ups of service are closely followed by the Chamber which sees to it that Haverhill is kept in close relationship with the large centers.

In the passenger end several changes were made in schedules and two new trains have been added in the last few years through the instrumentality of the Chamber. The Boston & Maine officials have always been glad to co-operate in every way possible. The passenger service is particularly good in the morning and night hours when the great bulk of local passengers are being moved. The dining cars on the limited trains enable passengers from New York to eat breakfast en route and step from the car in Haverhill ready for business.

Most of the increases in service on the Bay State Street Railway Company during the past have been granted at the request of the Chamber. These include the seven and one-half minute headway on the Main Street line, the extra twenty-minute car to Bradford and several minor additions. This trolley company which operates most of the local lines in Haverhill has about 150 cars in this division and during the rush hours every wheel is turning. The Massachusetts Northeastern cars have direct connections with all the beaches and with Canobie Lake Park, New England's greatest summer resort in Salem, New Hampshire, nine miles away.

While cold figures are sometimes uninteresting the growth of Haverhill in the last few years is reflected in the statistics of the Boston & Maine. In 1906, 28,000 freight cars were required to handle the business and in 1916 82,546 cars were needed. This business grew to such an extent that a few years

ago the Chamber urged the Boston & Maine to increase facilities, which was done by adding 300 feet to the freight house and last year additional yard space was secured.

The freight receipts in the last ten years have been as follows:

1906	.....	\$387,330.17
1907	.....	480,150.05
1908	.....	440,512.14
1909	.....	511,623.35
1910	.....	588,692.20
1911	.....	616,759.62
1912	.....	731,237.84
1913	.....	689,916.89
1914	.....	673,853.00

1915	.....	687,197.58
1916	.....	945,232.11

Coal Received (Tons).

Year	Anthracite	Bituminous	Total
1906	.....55,165	36,930	92,095
1907	.....85,490	37,523	123,023
1908	.....not available		
1909	.....62,948	19,200	82,148
1910	.....70,943	28,105	99,048
1911	.....85,732	41,605	127,337
1912	.....107,209	66,262	173,471
1913	.....45,520	27,271	72,791
1914	.....51,542	29,826	81,372
1915	.....39,172	39,146	78,318
1916	.....61,449	60,755	122,204



FACTORY OF IRA J. WEBSTER, VILA STREET

HAVERHILL'S FACTORIES

By Charles N. Kelly, Vice President Chamber of Commerce

HAVERHILL may justly be proud of its factories,—they are the foundation of its industries and its prosperity.

While the city is not wholly devoted to the shoe industry, this predominates, the manufacture of shoes being one of the very large industries here. Chase's History of Haverhill says that Phineas Webster was the first to manufacture for the wholesale trade, about the year 1815.

Mention is made of one David Howe, who after the Revolution made shoes on Main Street and was one of the promoters and builders of the Bannister Block, corner of Bridge and Merrimack Street, occupying two stores for his shoe business and sending his products to Danvers by team, where they were traded for leather.

The methods of manufacturing shoes at that time were very primitive, everything being done by hand labor, the manufacturer using his factory in town principally as a storage for the raw materials and for trading and shipping the finished product. The farmers, for miles around, came to town and took home the material, making the shoes at their convenience. Of course, the cold weather months were the busy time for shoe making and the whole family would help at some part of the work, the women folk sewing the uppers, the men folk cutting out the soles by hand and finishing the product. The only part done by the manufacturer was to cut the upper stock.

Many of our older people can remember the little country shops. No set of farm buildings in those days was complete without its little shoe shop adjoining, and the ready money thus earned was a very important part of the income of the country people. These shops were really the first shoe factories.

By 1832 shoe manufacturing had become an important part of Haverhill's business. At that time there were twenty-eight manufacturers, sixteen of them keeping English and West Indian goods for sale and trade.

In 1837, when the first railroad was opened to Boston, there were forty-two manufacturers and in 1857 there were eighty-two. The southerly side of Merrimack Street had then become the centre of the shoe industry.

While the manufacturers still continued to send their shoes to the country to be made, some of them began to make them in town, especially the better grades, and the practice of sending shoes to the

country gradually dwindled until the Civil War, when that method was given up. The only shoe-making in the country shops after that was the turned slippers and some of that, in a limited way, is done today.

The factories at this time were ordinary stores, three or four stories high, built in blocks of three or four stores in each block, with partitions between each store, running to the roof, and were dark and poorly ventilated.

These old factories are today in the heart of the retail district of the city and have been remodelled and rebuilt so that the evidences of their former use have been obliterated.

After 1860 machines for doing different parts of the work began to appear and methods of manufacturing shoes changed. Contract shops came into vogue, many of the manufacturers letting out to contractors the stitching of uppers and to other contractors the making of the shoes.

After the Civil War shoe business began to expand and new factories were built on Washington Street and in the rear, but the old type of factory still continued. The big fire of 1882 completely levelled both sides of the street, but it was rebuilt on substantially the same lines as before.

By 1890 new and modern methods began to appear, machinery had been highly perfected and Haverhill was becoming one of the largest shoe centers of the country. Our progressive manufacturers desired to expand and do business in a larger way, the contract shop was largely abandoned and the business concentrated under one roof. There are now several progressive shops doing various operations, mostly stitching.

This necessitated larger and more convenient factories. The first large mill constructed shoe factory in Haverhill was built at this time on Hale Street and was the beginning of our modern factories.

Our largest factory at this time is owned by the Haverhill Building Association, organized by the Board of Trade, (now Chamber of Commerce), and contains over 220,000 feet of floor space, and there are several others very nearly as large.

About 1910 the re-inforced concrete type of building construction became perfected and since that time three of this type of factory (containing some 500,000 feet) have been added to Haverhill space.

Our modern buildings are up to date, most of

them being of brick or concrete construction, equipped with passenger and freight elevators, sprinklers, automatic alarm service to fire stations and electric lights, and the rates of insurance are very reasonable. Their central location, with reference to transportation of operatives on all trolley lines, is unsurpassed.

The factories have developed as the shoe business itself has grown and as the demand came for concentration and increased space under one roof, the giant factories of today were but the logical evolution of the industry which for more than a century has occupied the attention of Haverhill and given employment to its people. Manufacturers of today like to do business in modern, well-lighted buildings where the insurance rate is low and where their employees may have every advantage to get the work out under the best housing conditions.

The Board of Trade, which is now the Chamber of Commerce, gave the real impetus for the modern factory building era for it established the Haver-

hill Building Association. The financial success achieved with the Haverhill Building Association inspired other groups of men to form associations for factory building purposes, encouraged new capital to invest, and blazed the way for the splendid types of homes which house the shoe manufacturing plants of today.

Building of additional factories has not left the older factories vacant, for other firms have taken the places of those concerns which transferred to the new establishments. There is quite a constant demand for floor space, which is but another indication of the healthy growth Haverhill enjoys.

Besides a host of factories which operate for three and four stories over mercantile marts along Washington and similar streets, there are 35 buildings of the modern type, containing approximately 2,500,000 square feet of space with an estimated value of \$3,000,000. So Haverhill may justly be proud of the enterprise of her business men who have achieved so much.



EMERY & MARSHALL CO., FACTORIES, PHOENIX ROW

"HITCH YOUR HEART TO HAVERHILL."

Combining to a nicety, two essential elements in an effective municipal slogan, "Hitch Your Heart To Haverhill" has generally been adopted as the motto of the city. These two elements are alliteration and sentiment. The slogan was conceived by Daniel N. Casey, Secretary of the Haverhill Chamber of Commerce shortly after he assumed that position in 1912, and while several others were submitted it was felt that this was the strongest phrase which could be used.

In the past Haverhill has been known as the "Slipper City of the World," but since this city has

also produced a great number of boots the Chamber of Commerce has been using the phrase the "Great Boot and Shoe City." After the organization started the factory building in 1903 another strong sentence was employed, this being "When factories are vacant fill them—when factories are needed build them." Because the great number of splendid brick and cement structures which house the industrial plants are among the finest to be found anywhere, the Chamber of Commerce has rightly proclaimed that Haverhill has the "World's Best Factories." The great output of footwear has also brought into somewhat common use "Shoes made in Haverhill Tread the Carpets of the Globe."

ENGINEERING STATISTICS

By Louis E. Lawton, City Engineer

THE City of Haverhill has maintained a Meteorological Station since October, 1899. The station was established primarily for the purpose of furnishing evidence in lawsuits against the city in which any of the elements of the weather might have a bearing. All original records are filed away, and all such tabulations as might prove useful for our purposes are made. A tabulation of maximum rates of rainfall for periods of five, ten, fifteen, thirty and sixty minutes is made for each storm, which proves of great value from an engineering standpoint, and is constantly growing in value with the increasing length of records.

Every effort has been made to so arrange the different details that future changes may not be necessary, either in instruments or manner of observation and record. It has proven a great benefit to the city and a paying investment, not alone for the purpose for which it was established, but in many ways.

The following data collected from the records extending over a period of seventeen years, from 1900 to 1916 inclusive, may be of general interest.

Temperature.

Highest temperature recorded, 104 degrees on July 4, 1911.

Lowest temperature recorded, 17 degrees below zero on February 12, 1914.

There are several features of interest in regard to short periods of extreme high or low temperature.

During the first twelve days of July, 1911, there occurred a remarkable period of extreme heat, breaking all other records in severity and duration. For six of these days the maximum thermometer registered 100 degrees or more. The highest reached was 104 degrees on July 4.

The months of January and February, 1914, were extremely cold. A cold wave coming on the night of January 12th and continuing through the 13th and 14th caused more discomfort than any cold wave for a great many years. There have been lower temperatures in other years, but seldom with wind of gale velocity, or without a substantial rise to above zero at midday. On the 13th of January, 1914, the highest temperature attained in the daylight hours was 6 degrees below zero at 2 p. m., while high west and northwest winds prevailed. The greatest velocity of the wind was at the beginning of the cold wave, 50 miles per hour, from the northwest, on the afternoon of the 12th. The minimum temperature

was on the 13th and was 13 degrees below zero with a wind velocity of 45 miles per hour.

In February, 1914, there was another period of even lower temperature. The lowest reached was 17 degrees below zero during the night of the 12th. There was at this time a wind velocity of 30 miles per hour.

Precipitation.

(Including rain, hail, sleet and melted snow)

The average yearly precipitation has been 38.1 inches.

The greatest precipitation for any one year was 48.13 inches, in 1900.

The greatest for any one month was 10.98 inches, in July, 1915.

The least precipitation for any one year was 28.87 inches, in 1914.

The least for any one month was 0.01 inch in March, 1915. This small amount of precipitation for one month is noteworthy. At Boston, in authentic records extending back to 1818, the least amount for any one month was 0.20 inch in April, 1844, until the month of March, 1915.

The precipitation for each year from 1900 to 1907, inclusive, was above the average, while for the years from 1908 to 1915, inclusive, it was below the average.

The maximum short period rainfall occurred during the storm of August 21, 1914, when 3.6 inches of rain fell during a period of 10 minutes.

The average yearly snow fall has been 50.9 inches. The greatest snowfall for any one year was 100 inches, in 1916. In March, 1916, occurred the largest snowfall of record for any one month. Snowstorm succeeded snowstorm with a remarkable regularity and frequency. 47 inches fell during this month.

The least snowfall for any one year was 19.8 inches, in 1913.

The average yearly number of clear days has been 152. The greatest number of clear days for any one year was 232, in 1912.

The least number of clear days for any one year was 104, in 1914.

The greatest wind velocity recorded was 85 miles per hour on December 27, 1915.

Haverhill City Base.

Haverhill City Base (Elevation 0), to which all levels in the office of the City Engineer are referred, was established in 1877, and was at that time sup-

posed to be the level of extreme low water in the Merrimack River at Haverhill Bridge.

Extreme Freshet Level.

Observations by the City Engineer during the freshet of 1887 showed an extreme height of water in the Merrimack River of 22 feet over the City Base. This was then known to be the highest water for many years, and has since been used as the extreme. This elevation (22 feet over the City Base) is about the level of the top of the pavement in Washington Square, also the top of the dam at the Pentucket Mills.

Various Elevations Above City Base:

Ayer's Hill (the highest point in Haverhill,)	340 ft.
Broadway at Ayer's Village,	200 ft.
Lakeview Avenue	200 ft.
Powder House Hill,	253 ft.
Silver Hill,	278 ft.
Winnekenni Castle,	296 ft.
Water level, Gale's Hill Reservoir,	293 ft.
Saltonstall Lake, water level,	121 ft.

Kenoza Lake, water level,	110 ft.
Dead Hill Reservoir, water level,	281 ft.

Miscellaneous Data:

Extreme length of city, .....	.9 miles
Extreme width of city, .....	.5½ miles

Areas by wards:—

Ward 1	73.6 acres or	.11 sq. miles
Ward 2	94.4 acres or	.14 sq. miles
Ward 3	110.3 acres or	.17 sq. miles
Ward 4	6,985.1 acres or	10.91 sq. miles
Ward 5	7,395.5 acres or	11.55 sq. miles
Ward 6	2,154.5 acres or	3.36 sq. miles
Ward 7	5,192.1 acres or	3.11 sq. miles

Total area of City, 21,985.5 acres or 34.35 sq. miles

Haverhill has:—

140 miles of public streets.
75 miles of private streets.
60 miles of public sewers.
116 miles of main water pipe.
91 miles of main gas pipe.
35 miles of Street Railway track.



RESIDENCE OF MRS. CHARLES K. FOX, ARLINGTON SQUARE

HAVERHILL'S EDUCATIONAL FACILITIES

By Clarence H. Dempsey, Superintendent of Schools

THE public school system includes one high school, a central ninth grade, twenty-two graded elementary buildings and eight rural schools. The value of the school buildings has increased in ten years from \$591,000 to over \$1,000,000. In the last three years a building program has been adopted that provides for the construction, as may be needed, of district grammar buildings capable of economical enlargement. In pursuance of this policy, existing buildings will from time to time be

of scholars. Those intending to go to college or technical schools may elect the college preparatory course, those expecting to prepare for business, the commercial course, and those wishing to obtain the best general training, the general course. All scholars take advanced manual arts work similar to that of the lower grades.

The high school is housed in a beautiful and commodious building, equipped with the very best of modern furnishings and devices. There are large,



HAVERHILL HIGH SCHOOL, MAIN AND SUMMER STREETS

converted into primary schools, sending their upper grades to the highly organized grammar school centers.

In congested parts of the city kindergarten classes are maintained. Admission to the first grade is permissible to children five and one-half years of age.

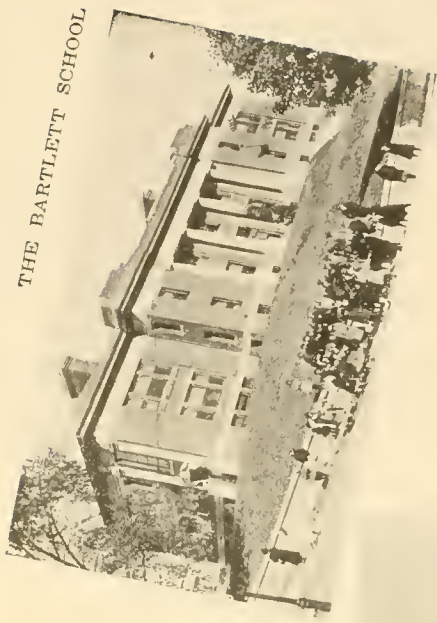
The course of study pursued in the elementary schools is thoroughly up to date, having been recently revised. In addition to the conventional book work, instruction is given to upper grade pupils in manual arts—wood-working for boys, and sewing and cooking for girls. These courses have been organized for years and excellent training is furnished by skilful teachers.

The ninth grade work is arranged in three courses to meet most effectively the varying needs

well lighted class rooms of the regular type for recitation work, splendid laboratories for work in physics, chemistry, botany, geology and other sciences. Freehand and mechanical drawing classes are provided with the best of surroundings and equipment. A well-organized and efficient commercial department furnishes training of a high order for business positions, and in connection therewith an employment agency assists students to secure desirable situations.

Students are grouped into sections according to their courses—college, scientific, normal, commercial and general—so that work may be adapted to particular needs. Students going to higher institutions have found their preparation excellent, and have been able to maintain high standing on that account.

THE WILLIAM H. MOODY SCHOOL



THE GREENLEAF SCHOOL



THE CURRIER SCHOOL



THE BURNHAM SCHOOL



A FEW OF HAVERHILL'S MANY MODERN SCHOOL BUILDINGS.

The high school has a fine auditorium capable of seating nearly one thousand people. It is widely used for public gatherings as well as for school assemblies. The gymnasium is surpassed in size and equipment by but few school or college gymnasiums in New England. It is in constant use by both boys and girls for physical training and school athletics, and is frequently in commission for social events. The high school, erected by an unpaid commission, cost \$400,000.

One of the finest athletic fields in the country has been provided for the schools by the generosity of interested citizens. Football, baseball, track events, school meets and all sorts of outdoor gatherings can be splendidly cared for on this field, and spectators can enjoy events in comfort. The grandstand will accommodate about five thousand people, and beneath it are locker rooms for the care of both home and visiting teams. Four and one-half acres are enclosed with an eight foot cement fence, and there are six more acres capable of development.

The health of school children is well safeguarded by the supervision of four school physicians, a school nurse and a school dentist. In addition, the Board of Health keeps careful watch of contagious diseases, and quarantines or excludes all children who might endanger the health of other school children.

Excellent school lunches of the usual kind are furnished daily in the high and central ninth grade buildings, and penny lunches are furnished in many other buildings where the need seems to warrant it. Ventilation, temperature, general morals and other things that affect the welfare of children are carefully regulated by principals and teachers.

In addition to the regular day schools, evening classes are held during the fall and winter months for the instruction of foreigners in English and ele-

mentary subjects, for adults who wish to extend their common school education, for young men desiring work in mechanical drawing, and for commercial students. Many people have availed themselves of these opportunities to their great advantage.

The administration of the schools is directed toward the highest welfare of the children of the city. A splendid training is possible through them for either higher education or for the occupations of life. The city appropriates generously for the support of the schools, and is endeavoring to not only keep them upon a high plane of efficiency, but to raise them to even higher standards.

Parochial Schools.

The St. James Church, one of the largest in the Boston Archdiocese, has connected with it the St. Gregory's Primary and Grammar school and St. James High School. The St. Joseph's Church has two parochial schools, one for boys and one for girls. All are housed in comparatively modern brick structures, in convenient locations, and the standard of education is very high. There are 936 pupils in the St. James' and St. Gregory's school, with twenty-seven teachers, and 778 pupils, with seventeen teachers in the schools connected with St. Joseph's parish. A strong curriculum is maintained and the schools rank as among the best in the state.

The assessed value of the school property connected with St. James' Church, including all the schools, convent and St. Patrick's Hall is over \$200,000. The assessed value of the schools connected with St. Joseph's Parish is approximately \$60,000. All the rooms and equipment are in good condition, and all are substantial structures built for the business of education.

THE PRESS OF HAVERHILL

ESTABLISHED institutions, recognized as presenting clean, readable news, Haverhill's newspapers stand among the leaders in Bay State journalism. A newspaper since 1798, the Haverhill Gazette today housed in its splendid fire-proof plant, combining every element known to mechanical science, has achieved a reputation for integrity and progression that has helped make it the popular paper that it is. The Haverhill Record, a live Sunday newspaper, was established in 1902 by Lewis R. Hovey, its present publisher.

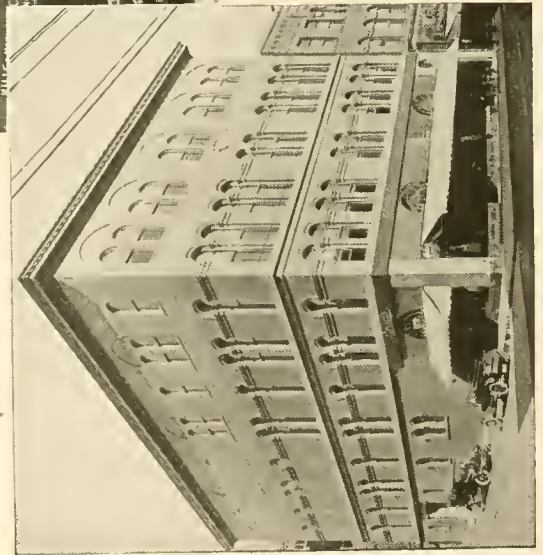
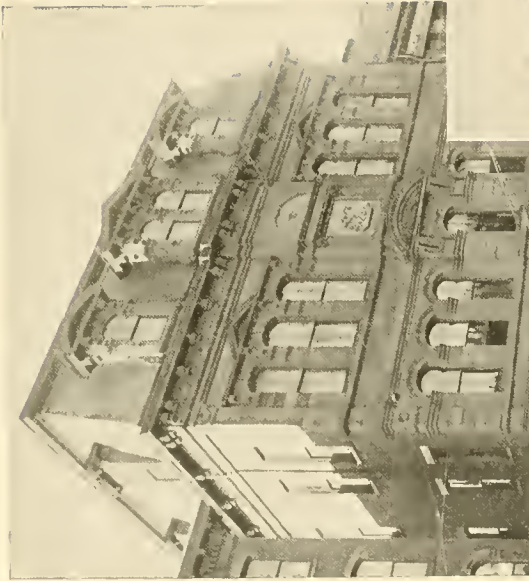
A leader in moulding public opinion since the early days of the town, the Gazette has been an advocate of all the things that mean a better Haverhill and has ever taken a constructive view-point. The late John B. Wright a generation ago in the face of strong opposition built the Gazette along the virile

lines it today follows and laid the foundation for its wonderful growth. Editorially it is energetic, progressive and constructive.

The Gazette's mechanical equipment includes the latest machines for setting types of all sizes, even to the large display and streamers, heads and advertising. A bank of eight linotypes, supplemented by smaller machines, a great stereotyping room with its facilities for quick casting and a press room with a Hoe press capable of turning out 48,000 16-page papers an hour are only some of its facilities.

The Sunday Record, which occupies the entire ground floor of the Merrimack Associates Building on Locust Street, uses a smaller but just as up-to-date plant. In connection is a complete printing department.

ODD FELLOWS BUILDING, MAIN STREET



MASONIC TEMPLE, MERRIMACK STREET



KINGHTS OF PYTHIAS BUILDING, MAIN STREET

SOCIAL ACTIVITIES

GOOD fellowship among all races, between both sexes and among all classes of people in Haverhill is evidenced by the number and strength of the lodges and clubs which flourish within the city. Organized activity has been successful and companionship thus engendered has reflected the citizenship of the community. All of the great national lodges are represented in Haverhill with good branches.

There are ten lodges of Odd Fellows, six of Masons and sixty-four other lodges in Haverhill, making a total of eighty-three in all. Haverhill has a Masonic Temple, a Moose Home and an Elks Home, while the Hibernians and Odd Fellows own their own buildings. The Knights of Columbus have recently incorporated a building committee for the purpose of securing a home.

Haverhill has several clubs, prominent among which is the Pentucket Club. The front part of the present Pentucket Club was originally the mansion of James H. Duncan, one of Haverhill's first aristocratic citizens, a graduate of Harvard in 1808, who represented us in Congress in 1849. The Agawam

Club with a membership of 350, has rooms on Merrimack Street, while the Wachusett Club is another prominent social body. The Island Golf Club has a splendid course and recently remodelled the building situated on Porter's Island in the Merrimack River just below the center of the city.

The Young Men's Christian Association has a well equipped building with a fine gymnasium and several dormitories on Main Street. Located just above the High School the Young Men's Christian Association is in an imposing location. The Young Women's Christian Association has a home and gymnasium on Winter Street.

The splendid new home for the Boys' Club on Emerson Street was completed this summer at a cost of about \$45,000.

Among the women there are a number of very well organized clubs which not only accentuate the fraternal feeling, but also have made Haverhill better known and better liked because these women in every effort for the common good have unselfishly put their shoulders to the wheel and helped bring success to many a worthy cause.



THE ELKS HOME, SUMMER STREET

THE HAVERHILL BOYS CLUB, EMERSON STREET



Y. M. C. A. BUILDINGS, MAIN STREET



THE PENTUCKET CLUB, MAIN STREET

HEALTHFUL, HUSTLING HAVERHILL

By George T. Lennon, Agent Board of Health

FEW municipalities in the United States have been as progressive as Haverhill in looking after and providing for health and sanitation, and as proof of this, it is only necessary to cite the fact that in the past 37 years the increase in longevity has been 44 per cent.

The marked increase in longevity for a period of 37 years clearly demonstrates the healthfulness of Haverhill and its people, while this is further emphasized by the small death rate from typhoid fever of .04 per 1000 of population for the year 1916.

The mortality from typhoid fever is the best index of the healthful and sanitary conditions of a municipality, and that Haverhill has even been ahead of other cities in the country, is apparent from the notable decrease in the death rate from that disease.

It was in 1880 that the Board of Health was created and at that time the average of decedents was 30 years, 10 months. The mortality records for 1916 give the average age of decedents 44 years and 6 months with a death rate of 14.39 per 1000 of population.

The Health Department has kept abreast of the times in preventive medicine and its members and officials feel pleased that their endeavors have been beneficial and that the people of Hustling Haverhill have become healthier.

"The Place by the Winding River," as Haverhill was known by the Indians, possesses unusual natural advantages and its territory of 9 miles along the Merrimack river, with an average width of 5½ miles, is drained by 56 miles of sewers.

There are 140 miles of public highways, 32 of which are in the compact part of the city and watered, while 110 miles of pipes furnish water service to the 55,000 people who make their homes here. The public parks, the breathing places for the many, cover 259 acres and the public playgrounds furnish 18 acres for the children.

The hospital facilities of Haverhill are much more adequate in comparison with other cities, with two general hospitals, the Hale and the Gen. Stephen Henry Gale, a Contagious Disease hospital, a Tuberculosis hospital and a City Infirmary as well as a Tuberculosis Dispensary.

The Board of Health consists of three members, Dr. John F. Croston, Dr. A. M. Hubbell and Edward A. Fitts. Dr. Croston has been a member of the Board since 1883, and besides having served as Chairman

for many years, he has always evinced a deep and active interest in health matters.

There are 15 employes of the Health Department, all of whom are daily engaged in numerous activities, the work of the Department having with the growth of Haverhill in recent years, perceptibly increased, and the Board of Health having been as progressive as those of other municipalities in caring for the health of the residents of the city.

George T. Lennon is the agent and clerk of the Board, he having succeeded the late Chester A. Bryant, who had served in that capacity for 31 years. The Agent, besides being the executive officer of the Health Department, also looks after the contagious disease cases as well as the many complaints that are entered yearly.

The Inspector of Plumbing Dennis X. Coakley, has been employed by the Health Department since 1893, and for many years he and Mr. Bryant had charge of all the activities, each sharing in the work that was done until the Health Department was recognized as one of the important branches of municipal and civic life.

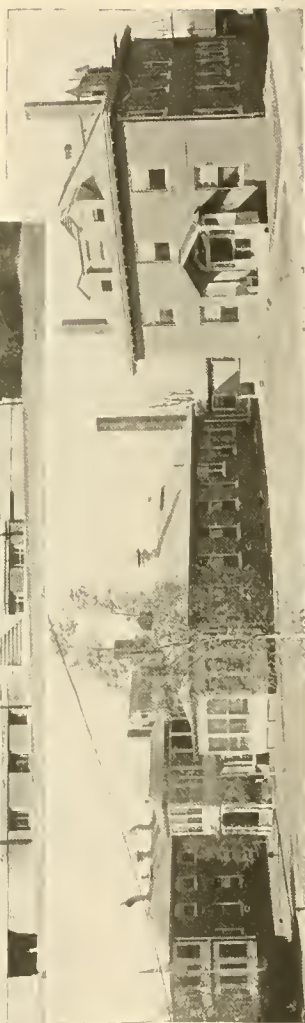
Haverhill was one of the first cities in the state to employ a bacteriologist, Dr. Homer L. Conner having served in that capacity since 1906. In that year the Board of Health, two months after the law had been passed, also employed two school physicians, this number having been increased to four in 1915.

The school physicians now employed by the Department are Dr. J. J. Fitzgerald, who has served continuously since 1906; Dr. F. H. Coffin, Dr. E. P. Laskey and Dr. T. N. Stone. The city is divided into four districts and the School Physicians devote many hours in looking after the welfare of the 7000 pupils enrolled in the public schools.

It was in 1911 that the Board of Health first engaged a visiting nurse, Miss Anna A. Sheehan being elected to that position, and for four years she was employed in various capacities. The Board now has two other nurses, Mrs. Alice M. Rogers having served since 1915, and Miss Blanche B. Pulsifer since 1916.

The establishment of a Tuberculosis Hospital in 1913 and a Contagious Disease Hospital in 1914 were the result of the activity of the Board of Health members, who pointed out their need and those two institutions have demonstrated that the Board of Health was justified in urging their establishment.

THE CONTAGIOUS HOSPITAL



THE HALE HOSPITAL



THE STEPHEN H. GALE HOSPITAL

That the Health Department has been in the forefront in inaugurating progressive health measures was again exemplified two years ago when the Tuberculosis Dispensary was established, Haverhill being one of the first cities in the state to open a dispensary for the care and treatment of those suffering with tuberculosis.

Dr. I. J. Clarke is the medical director of the Tuberculosis Dispensary, and he has a staff of 12 volunteer physicians who each serve for two months yearly. Miss Anna A. Sheehan is the Visiting Nurse in charge of the Dispensary, and as a field and social service worker, she is daily in touch with the relatives and friends of those ailing with the disease.

Mrs. Alice M. Rogers has charge of Infant Welfare and Hygiene, and Miss Blanche B. Pulsifer is the School Nurse. The three visiting nurses have proved invaluable in their instructive work, which takes them among all classes of people.

Dr. Homer L. Conner has since 1910 served as bacteriologist and inspector of milk, and he has as inspector of dairies, Dr. Charlmange Bricault. The milk supply which averages about 5000 gallons daily, is obtained within a radius of 15 miles of the city, and as the producers and dealers have always co-operated with the Health Department, the milk supply ranks among the best in the state.

Miss Eileen E. Keefe is the clerical assistant of the Health Department and as she is familiar with its various activities, she has proved a competent and valuable employe, since she became connected with the department in 1914.

Dr. H. W. Watson has served for several years past as Inspector of Meats and Provisions, and in this capacity while he is only a half time official, he has supervision over all places where food and food products are handled as well as scoring the places quarterly.

THE HAVERHILL CREDIT BUREAU.

By Charles A. Richmond, Manager.

The Haverhill Credit Bureau was established in March, 1911. The Retail Trade Committee of the Chamber of Commerce entered into an agreement with Charles A. Richmond whereby he contracts to furnish a clearing house of credit information.

Since the date of organization, the bureau has had 396 subscribers, all of whom have co-operated in furnishing credit information from ledger experience, and to this has been compiled a record of real estate transfers, mortgages, attachments, foreclosures, bankruptcy and poor debtor court proceedings, police and criminal court records, divorces, marriages, deaths, corporation formations and returns, partnerships and dissolutions, taxes, real and personal, and all other available information as to char-

The Board of health inaugurated a dental clinic for school children a year ago. Dr. Isidore P. Morris is the School Dentist and in his work he has been ably assisted by the School Nurse, their work for the first year having been confined principally to the lower grades.

THE HOSPITALS.

Haverhill has four well equipped hospitals. The Hale Hospital, erected largely through the generosity of the late E. J. M. Hale, has a wonderful situation on Buttonwoods Avenue overlooking the Merrimack River. The Hale Hospital includes separate wards for men and women, a maternity ward added by J. Otis Wardwell, and several private rooms and has accommodations in all for forty-five patients. In 1916 the Gen. Stephen Henry Gale Hospital was opened. Part of this building was originally the Children's Home and was purchased by Gen. Stephen Henry Gale and was presented to the city. The building was entirely remodelled and contains accommodations for about fifty patients. The Contagious Hospital, built by the city, is just above the Hale Hospital, has separate wards for all kinds of contagious diseases and accommodates about thirty-five patients. All three of these hospitals are of brick.

Haverhill's Tuberculosis Hospital is acknowledged by experts to have a superb and unexcelled location. Originally the building was owned by the White Estate and it is at the crest of the hill facing Buttonwoods Avenue on one of the high points in the city swept by the breeze from all four winds, free from dust and noise and where the purest of air is always evident. The Tuberculosis Hospital accommodates about thirty patients.

acter and habits. This makes as complete a record as it is possible to obtain and gives a clear guidance to the subscriber as to his dealings with the prospective customer. The Bureau also keeps record of persons who move from place to place within the city and likewise secures information of strangers who move into the city.

At the present time, the Bureau has over 180,000 cards on which are more than 1,000,000 ratings, so that there is hardly a person in town or who has resided here since January, 1911, whose record as to bill paying ability is not instantly available to any subscriber. Charges to members of the Bureau are generally based upon the number of calls made within the year.

That the methods of the Haverhill Credit Bureau are modern and successful is proven by the fact that similar forms have been adopted in other cities instituting like reporting agencies.



CHARLES H. DOLE, 1st Vice-Pres.

CHARLES N. KELLY, 2nd. Vice-Pres. (Pres. 1918)

CHARLES C. CHASE, President 1917

GEORGE A. CHILDS, Treasurer

DANIEL N. CASEY, Secretary

HAVERHILL CHAMBER OF COMMERCE AND ITS ACCOMPLISHMENTS

By Daniel N. Casey, Secretary

IN May, 1901, the Haverhill Board of Trade was reorganized with something less than one hundred members. Today the Haverhill Chamber of Commerce, with a proud record of constructive achievements to its credit, has over nine hundred members on its roll. Unselfish, public spirited service by men of the community has materially contributed to the success of the organization, whose chief endeavor is a greater and bigger city. Every year the number of continuing projects has grown, every year the membership has increased. Augmented power and influence have thus been lent to the Chamber and today it stands forth as one of the largest and best known in the entire United States.

A resume of the men who have guided the destinies of the Board of Trade, whose name was changed to Chamber of Commerce in 1916, would be a re-naming of the men who have fostered and encouraged the developments within the city which have meant a mightier force to those things which have built Haverhill. The Chamber was built on a permanent basis and its leaders have been careful to take up only those factors of civic endeavor which could be best followed to a logical conclusion. Enthusiasm has always been tempered with good judgment, energy with foresight.

It is impossible to give an adequate review of the successful accomplishments of the Chamber of Commerce for the past sixteen years and only some of the most outstanding facts can be mentioned.

It was the Chamber of Commerce back in 1902 which started the factory building project and under the corporate name of the Haverhill Building Association the three Walnut Street factories were erected. The result of this investment proved the sound business policy in the erection of such buildings so that both local and outside capital have easily been attracted and at least one modern factory, of brick and cement, has been erected each year since that time. Haverhill to-day possesses the world's best factories.

On the first night of January, 1913, Haverhill's new street lighting system along her main arteries was flashed into existence. The turning of a switch culminated more than a year of effort in the raising of a ten thousand dollar fund to make this possible, and in the last few weeks committees worked heroically to bring about this much needed improvement.

The Chamber has always worked for the development of the Merrimack River, has appeared before Congressional committees, army engineers, state legislators and other bodies; collected statistics, tabulated facts, and disseminated information which it is hoped will aid in securing a depth of eighteen feet from the mouth of the River to Lowell.

Several of the large and successful manufacturing plants in Haverhill today have come as a result of inducements offered through the Chamber and a list of available floor space is always kept at the headquarters while the officers are in touch with any new concerns which might come to Haverhill.

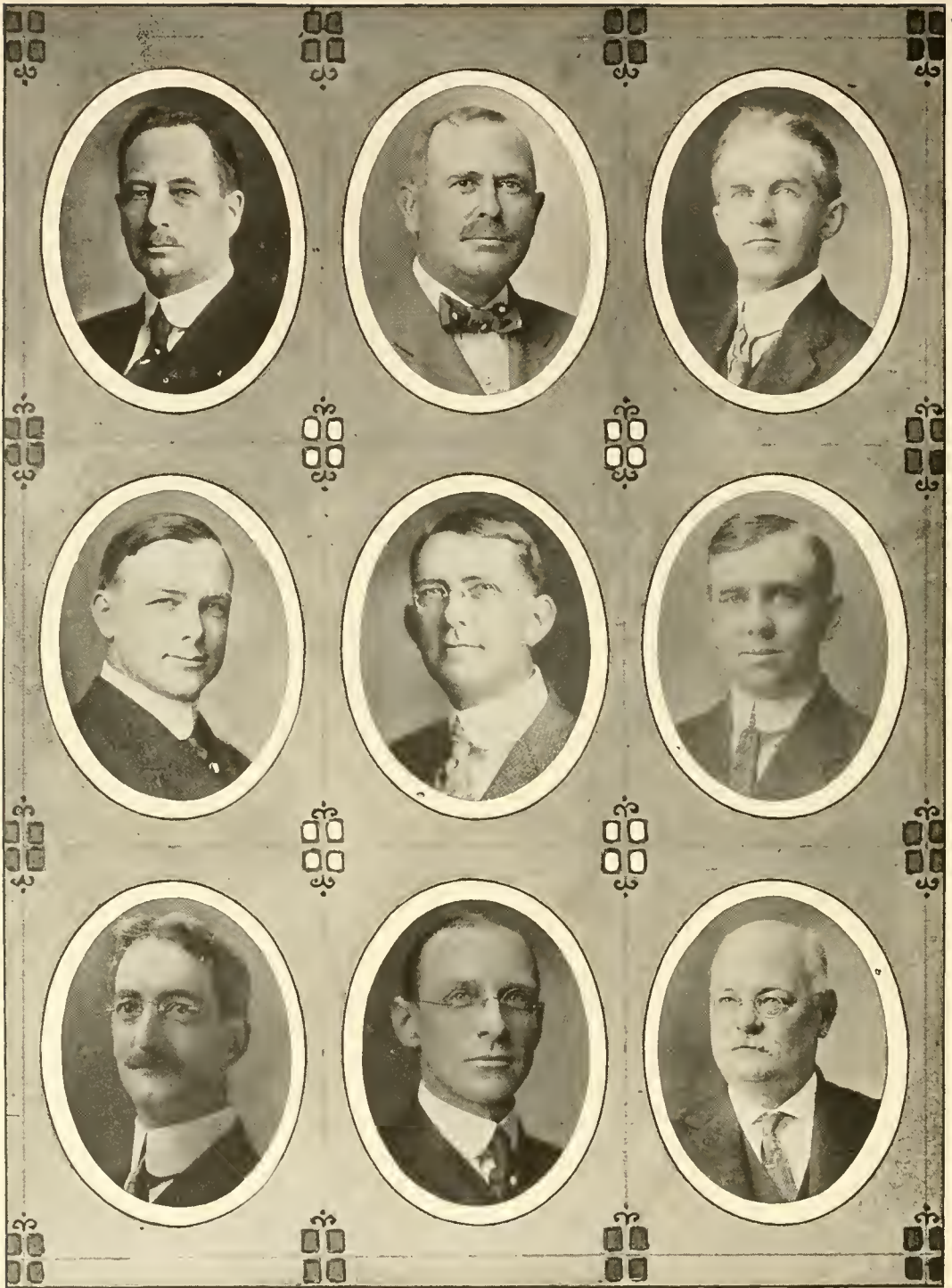
Frequent conferences are held with railroad and street railway officials and through the intercession of the Chamber additional train service has been secured in the past few years, while practically all of the extra car service operated at regular intervals on the Bay State has come as a result of the Chamber's agitation. The Chamber has lined up direct through car service to many important jobbing centers, traces complaints in both freight and passenger service and through its activity a substantial addition was made to the freight house some few years ago. In opposing the six cent fare sought by the Bay State the Chamber of Commerce presented the best local case put in before the Public Service Commission.

June 1st, 1917, a traffic bureau was established, with R. C. Johnson, an experienced railroad man, as manager.

The Chamber has an advertising agreement whereby valueless program advertising has been diminished and solicitors for all kinds of propositions have been discouraged. At most conservative estimates this has saved a great deal more than members have paid in regular assessments.

In 1909 the Chamber made such a strenuous fight against the establishment of a central alarm station connected with the factories having sprinkler protection that the proposition was defeated. At that time the Haverhill Board of Trade Associates, Inc., was organized and in 1916 this Haverhill company, formed within the Chamber, took over all the lines and is now operating this system on a co-operative basis. If this had not been done the old company planned to raise the rates 125 per cent.

The Chamber places high school boys and girls



DIRECTORS, HAVERHILL CHAMBER OF COMMERCE, 1917

ALBERT M. CHILD
P. R. DUFFY
CHARLES H. GROVER

H. C. CROY
W. W. EMERSON
LEWIS R. HOVEY

JOSEPH E. CURTIS
M. J. FOWLER
WILLIAM E. HOW

in spare time employment, sent six high school boys to the Plattsburg Military Training Camp last summer, answers inquiries from every part of the Globe, co-operated in arrangements for a reception to Company F on its return from Mexican border duty, secures partners with capital for going concerns, thus keeping good business in Haverhill, and on May 11th, 1916, conducted the greatest meeting that Haverhill ever knew. This was the fifteenth annual banquet held in the State Armory with 1021 receivers connected with San Francisco. The Chamber has gained publicity for Haverhill in the daily press, national magazines, trade journals, histories and encyclopaedias. It has lent its efforts for better postal service and opposes any legislation that might be prejudicial to Haverhill's industries.

The Chamber of Commerce and Rotary Club are co-operating in plans to build a modern hotel in Haverhill, the Chamber has endorsed a Chautauqua week for this city, recently completed the installation of a traffic bureau, and has actively promoted, in connection with the Essex County Associated Boards of Trade, better roads and a county agricultural school.

The Chamber has been able to bring to its official positions and to its board of directors and its committees men who have had foremost the interest of Haverhill at heart, and who have piloted the ship with a greater Haverhill as their only beacon light. The personnel of the Chamber has been loyal and supporting and it is largely due to these reasons that the growth in membership has been healthy, substantial and conservative, and that the Chamber has a proud record and an influence which makes it at once well known and highly regarded.

HAVERHILL BOARD OF TRADE ASSOCIATES

The sprinkler and automatic fire alarm system in seventy-seven Haverhill buildings including practically the entire industrial area, are controlled by a local association organized for service and not for profit. This local association, the Haverhill Board of Trade Associates, was formed in the Board of Trade in 1911 and provides service at cost. A service which means low insurance rates at a minimum of expense.

The officers of the association employ a superintendent and assistant who keep the system in perfect working condition, and since December, 1916, when the local company assumed charge, not a fire has started in any one of the local buildings but what it has been apprehended by this silent watchman. The liability of a conflagration and the hazard attendant is greatly reduced. At the first semblance of a fire the water heads open automatically and the alarm simultaneously sounds at the Central Fire Station summoning the protective and chemical companies to immediate action.

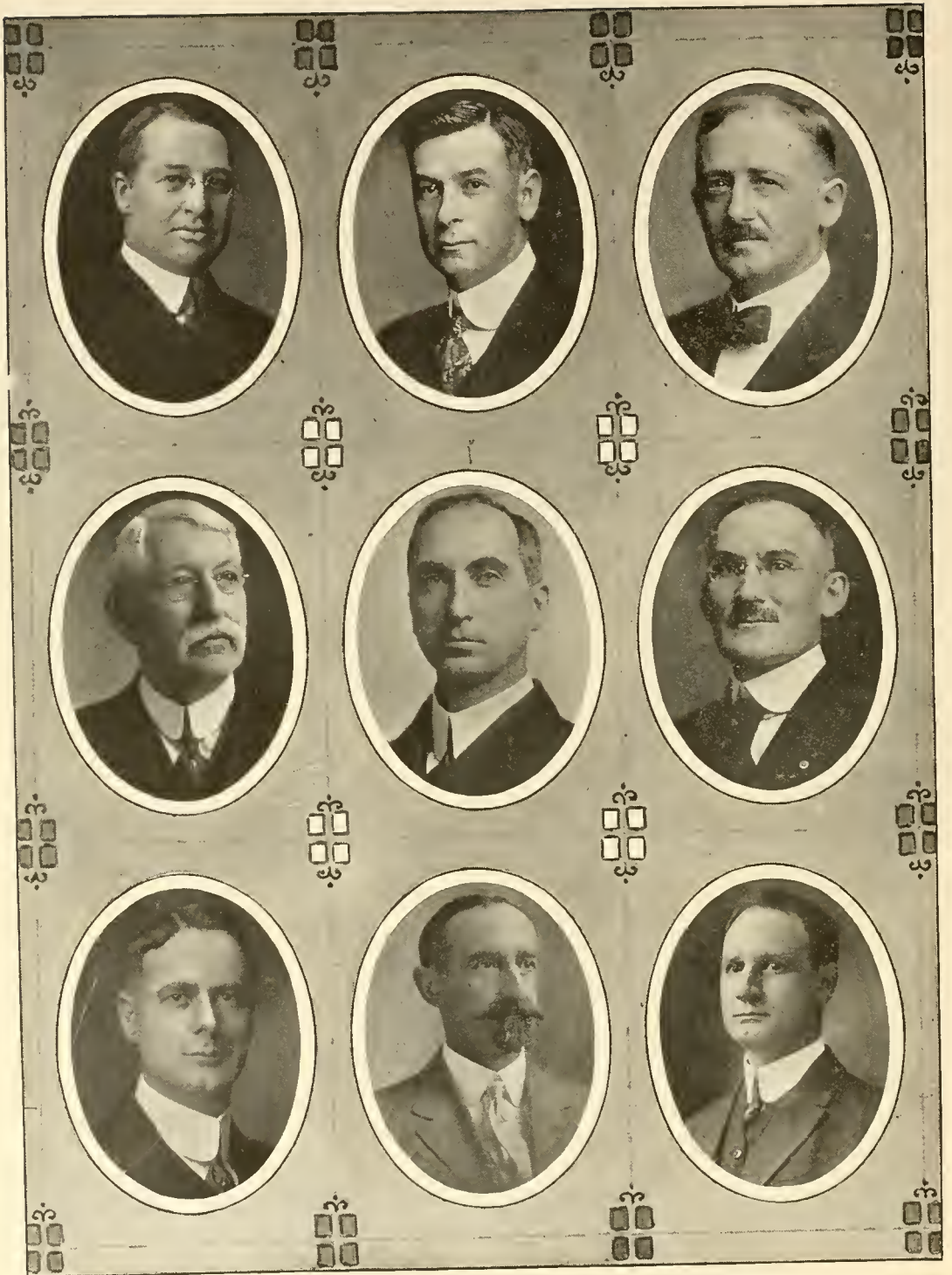
Charles N. Kelly is president of the Haverhill Board of Trade Associates, George E. Kimball is treasurer, Daniel N. Casey is secretary, and George McLean is the superintendent. The directors are Charles N. Kelly, George E. Kimball and Charles C. Chase. The company is conducted along a splendid line of non-profit co-operative basis and is headed by business men.

A RETROSPECTIVE GLANCE.

In 1889 the Haverhill Board of Trade, which might be called the grandfather of the Chamber of Commerce of today, issued a very complete book on Haverhill as an industrial and commercial center, this book containing some 260 pages and its story of the organization of the old Board may be interesting here. The article set forth that:

"Pursuant to a call for a meeting of business men and citizens of Haverhill to consider the propriety of the formation of a Board of Trade, about fifty gentlemen met in the office of George A. Hall, Esq., Academy of Music, March 30, 1888, and organized by the choice of H. E. Bartlett, chairman, and E. G. Frothingham, secretary. A committee was appointed to nominate a list of officers for permanent organization and to prepare a constitution and by-laws, which committee met at an adjourned meeting at No. 40 Daggett's Building, April 2, and voted to recommend for adoption a constitution and by-laws, and nominated a list of officers, all of which action was accepted and confirmed at the first regular meeting of the Board, held at the Police Court Room, April 11, 1888."





DIRECTORS, HAVERHILL CHAMBER OF COMMERCE, 1917

JOSEPH F. MCCARTHY, (Acting Sec.)	GEORGE MITCHELL	EDWIN H. MOULTON
FRANK H. RUSS	JOHN J. RYAN	ARTHUR R. ST. ONGE
FRED R. SMITH	ALBERT L. WALES	E. C. WENTWORTH

THE ADMINISTRATION OF JUSTICE IN HAVERHILL

By A. Franklin Priest, Clerk, Central District Court of Northern Essex

MEN in the legal profession have great opportunities to win personal renown and to bring honor and fame to the city in which they reside.

The highest standard of ethics has always been adhered to by the members of that profession in Haverhill.

Haverhill may well be proud of the able attorneys, statesmen and jurists who have claimed Haverhill as their home. The names of Moody, Brickett, Jones, Winn, Wardwell, Carter, Ryan, Peters, Wells, Abbott and Fuller, and many others have already blazoned their way to fame and with them carried the fair name of the Slipper City of the World.

Haverhill should boast of respectable and suitable quarters for her local district court. In that respect she has been remote and negligent as to her own civic pride. Business men and the populace of Haverhill have awakened to this fact and they demand suitable accommodations. The state legislature has passed an act authorizing the erection of a modern court building in Haverhill.

Although Haverhill was the last city in the County, and among the last in the Commonwealth, to realize the inadequate and ridiculous accommodations of her court, she will not fail in her new endeavors. When the sounds of carpenters and masons have ceased, there will appear in Haverhill, upon the best location available, a court house worthy of the name of Haverhill, and without doubt the best of its kind in the Commonwealth.

The Central District Court of Northern Essex is located now at 36 Main Street, Haverhill. John J. Winn is justice and the associate justices are Otis J. Carleton and Daniel J. Cavan. The clerk is A. Franklin Priest. The probation officers are Edward B. Savage and Silas L. Morse.

The district court is of the class of courts which is closest to the people. It rubs elbows with all classes and with people from all walks in life. It is the first to hear the cry of distress from the victim who has been robbed, assaulted or injured, and to give the shield of the law to the person who has been wronged.

Many people think of the district court as the place where the criminal or wrong doer is brought so that the penalty of the law may be administered to him. They who have been unfortunate enough to have been the victim, the law abiding citizen who

has been wronged in some way, realize that they may immediately seek their remedy through the district court and not through the Superior Court. This is true in ninety-nine cases out of one hundred.

The jurisdiction of the district court has been materially increased in late years, making possible the trial of many cases in the local court which formerly could only be tried in an upper court.

The work of a district court is divided into four classes:—Civil, criminal, juvenile and miscellaneous.

Civil actions are sub-divided into actions of contract or actions of tort,—the first arising from a contractual relation, expressed or implied, and the second from some unlawful act or wrong doing of another.

Under the civil division come actions of ejectment, to expel a person unlawfully in possession of land or tenements, and also actions of replevin, to recover personal property unlawfully held from its owner; Poor debtor, Dubuque and Mesne Process also come under this head. The limit for these actions in a district court is one thousand dollars.

The criminal is subdivided innumerable and includes the issuing of complaints for every crime or misdemeanor known to law and statute of the Commonwealth, and every ordinance within the jurisdiction of the Court. The Court may try, hear and determine all cases which are not punishable by a state prison sentence of five years or over, in which case a hearing is held to determine whether or not there is probable cause to bind the defendant over to the grand jury.

Juvenile includes all cases where the accused is under seventeen years of age. The child is not called a defendant or criminal, but a delinquent. The court hears and determines not whether the child is guilty or not guilty, but whether or not the child is a delinquent child. The hearing cannot be held in the main or criminal court room, but must be heard in a separate court room, called the children's court.

The work in the juvenile court is subdivided into wayward and delinquent cases, children who have done as the name implies, truants, and habitual absentees from school, and neglected children. Many sad cases come to light under this last division, and high praise should be given to the capable and efficient manner in which local charitable religious societies and the State Board of Charity aid the unfortunate boys and girls who have found their way

into the children's court. The State Board of Charity at present has custody of between six and seven thousand children throughout the Commonwealth, and the question of their welfare has become one of the great social problems of the hour.

Under miscellaneous comes inquests, i. e. hearing and determining cases of violent deaths, and fires of incendiary origin; insane applications—hearings to determine the sanity or insanity of a patient and commitments to various state institutions—Any alleged insane person so desiring may claim a hearing by a jury of six to determine the question of insanity in the district court—hearings on applications for duplicate certificates of naturalization; for marriage licenses to be issued within the five days' limit; search warrants for the unlawful sale, keeping or transportation of intoxicating liquors, stolen property, and many others.

Civil actions are usually instituted through attorneys, but as a rule the remainder of the proceed-

ings mentioned are commenced by the direct application of complainant to court, through the clerk thereof, who first hears the evidence, issues processes, and the case is determined by the judge thereof, from whose decisions defendants have the right to appeal.

The lower or district court is a court through which the people may get quick and adequate justice, and it is in great deal closer touch with the people than the supreme, superior or probate courts.

In summary, the district court is purely local, for local people and local conditions.

Haverhill has always had an able bench and bar, of which she has been justly proud, and, guarding zealously the welfare and enhancement of the civic affairs of the community, she is about to have a local court building to which every citizen may point with pride and satisfaction, and which will probably exemplify the esteem in which Haverhill is held, not only throughout the Commonwealth, but the Nation.



FACTORY OF THE J. H. WINCHELL CO., AND THE MERRIMACK ASSOCIATES BUILDING, LOCUST STREET

THE HAVERHILL POLICE DEPARTMENT

By John J. Mack, City Marshal

HAVERHILL is protected by a police force that is efficient, loyal and conscientious. Every effort has been used to keep the department up to modern standards and a good record for prevention and detection of crime has been achieved. The percentage of crime has been reduced, even with the healthy increase in population.

Haverhill has an automobile police patrol, an automobile ambulance, a touring car equipped for the especial use of the department, motorcycle squad, a detective division and plain clothes men are assigned when necessary. The Gamewell signal system is used, having been installed all new a few years ago, and by it officers on post are in communication with headquarters at frequent intervals. The finger print system and other up-to-date methods of police departments are in vogue here and constant correspondence is kept with other departments, particularly those in the Merrimack valley that offenders may be speedily apprehended. Experienced traffic officers are detailed to important street intersections and the city is covered every minute of the day and night by patrols of the blue-coats, while superior officers are always in charge at the station.

The Haverhill police department includes a marshal, deputy marshal, captain, four sergeants, captain of inspectors, lockup keeper, two patrol chauffeurs,

police clerk, police woman and 36 patrolmen to 50,000 people. There are also 13 reserve officers. While the size of the force is comparatively small, its esprit de corps is strong and our per capita cost is among the lowest in the state. Several reserve officers are regularly detailed during the Summer and the city marshal is in control of the entire department.

Under the commission plan of government, an alderman is given supervision over the public safety departments and Alderman W. Henry Root, Commissioner of Public Safety, has direct charge of the police department and the city marshal the executive officer. Last year the department responded to some 4,000 complaints of various descriptions, made a total of about 2,000 arrests and operated at a total cost of \$58,985.18. This year additional sergeants were added to the force and this makes possible supervision of officers on their routes.

The headquarters include cell rooms, one large detention room and separate quarters for female prisoners. The offices include the main station, guard room, officers' quarters and private offices for the marshal and inspection division. The Legislature having approved an appropriation for a new court house, the probabilities are that more commodious rooms will later be available.

HAVERHILL THEATRES

Catering to any diversity of tastes, the Haverhill theatres are all modern playhouses. All have been built within the past six years.

The Academy of Music offers the latest metropolitan dramatic successes interpreted by a stock company that has achieved the enviable record of being the best stock company in New England, and productions are notable for their completeness. The Academy seats 1500.

The Colonial, seating 1600, plays high class vaudeville and has presented some road attractions. It is a popular playhouse. Extreme care is used in the selection of the acts through a trained theatrical

man who sees them prior to making bookings and thus Haverhill enjoys the best in the vaudeville line.

Offering high class photoplays, the Strand, built in 1915, is a type of the modern theatre presenting the very best in motion pictures.

All three are on Merrimack Street, the principal merchandising artery, are of brick and fireproof construction.

The Orpheum, seating 900 and the Majestic, seating 500, are smaller picture theatres which maintain a high standard of quality and are well regarded by the theatre going public.

HAVERHILL FIRE DEPARTMENT

By John B. Gordon, Chief Engineer

RUNNING from nine houses some two dozen pieces of apparatus manned by nearly 150 men, guard Haverhill from the danger of fire. Answering approximately 700 alarms of all kinds in the course of a year, yet operating on the economical basis of an annual appropriation which does not quite reach \$80,000, the Haverhill Fire Department while not so large or well equipped as we would like to see it, nevertheless, for the size of the city competently protects Haverhill, a municipality with an extended area and laid out over several hills which renders response often difficult and fire fighting frequently a problem.

The total value of buildings and contents in which there were fires during 1916 was more than \$3,700,000, the insurance thereon was \$3,300,000; the insurance loss was \$162,000 and the uninsured cost \$18,000. The Haverhill fire department is equipped with seven pieces of motor apparatus, fourteen horse drawn engines, chemicals, ladders and hose wagons. Some of the latter are held in reserve while thirteen horses are used on these vehicles which are always in commission. A high pressure water service from twelve and sixteen-inch mains is available in the congested area. The wires of the modern fire alarm telegraph system reach like nerves to every part of the city and eighty boxes are connected with it. An automatic fire alarm system controlled by the Haverhill Board of Trade Associates records alarms from practically all of the factories while sprinkler systems in these buildings hold the fire in check until the department can respond.

In the downtown section all of the wires are buried in conduits beneath the streets and the entire system was newly reinstalled in 1912.

Every minute of the twenty-four hours of every day a man is on duty at the desk in the seven active stations and forty-nine permanent firemen await the call to duty. We also have forty call-men, two volunteer companies of eight men each and about fifty firemen in outlying sections. There are 475 hydrants and the alarm whistle is a diaphone signal whose voice can be heard all over the city summoning call firemen and policemen to posts of duty. It was in 1910 that Haverhill first purchased automobile apparatus and at that time secured a Knox Combination chemical and hose wagon with sixty horse power at a cost of \$4500. A Chief's car of the Knox make was placed in commission June, 1910, and the combination went in May first of the same year. Two

Seagraves trucks, one combination chemical and ladder, the other a large hose wagon, were secured in 1913 at a cost of \$11,500. Each one of these machines has ninety horsepower. In April 1912 Hose A, which is another Knox car, was commissioned and in 1916 two Kissell chasses were purchased. Haverhill firemen, who have a very mechanical turn, rebuilt horse-drawn bodies which were placed upon the chasses, turning out one combination chemical and cover placed in commission September 28th and one combination chemical and hose placed in commission October 24th. In 1915 a new Chief's car of the Chalmers make was purchased.

A reorganization of the Board of Engineers was effected early in 1917—three permanent captains were elected First, Second and Third Assistant Engineers, while the fourth assistant remained as a call man in the department—George N. Whiting, George F. Walker, W. H. Hawkins and John B. Currier with the Chief comprises the Board of Engineers.

A reserve engine and hose car at headquarters are equipped so that they may be drawn by automobile apparatus.

The department equipment also includes a three-inch turret gun, an aerial truck, life nets, smoke masks, and all of the modern appliances used by the fire fighters of today. The Haverhill Fire Department endeavors to keep pace with the progress of modern inventions and the growth of the city.

In view of the scientific fire fighting methods of today it is interesting to take a retrospective glance into the past. The earliest record of the organization of a fire company in Haverhill dates back to Washington's birthday 1768 when a fire club was organized and four wardens chosen. In 1769 a company was formed for the purpose of securing an engine and the first one ever used in Haverhill was purchased that year by subscription at a cost of \$192. Cornelius Mansise was captain. In 1783 the fire club was given permission "to set an engine house on the west side of the landing adjoining land of Samuel White." The new engine house had been erected during the summer of 1769 and the first muster was held in 1770. The first fire recorded in the town annals was the burning in 1761 of a thatched house owned by Matthias Brittons on Kenoza Avenue. It is also recorded that an engine was purchased by subscription in 1759 and 1796 and another engine was purchased by subscription in 1819. This engine was brought from Boston on board of Captain

William Haseltine's sloop, and cost \$400 and on June 15th of 1820 was given to the town.

Up to 1841 the fire clubs were self governed receiving no remuneration except the allowance of their annual poll tax. March 15th, 1841 the governor signed an act which in that year was accepted by the town establishing a fire department, and the different companies met that year and reorganized according to the act. At this time the town also voted to pay the firemen for services, which was the first evidence of any salary.

At the first meeting of the reorganized fire companies, or as it was then called for the first time the Haverhill Department and sometimes known as the Fire Society, held in the office of Charles Minot, Saturday evening, April 10th, 1841, Ezekiel Hale was elected chief and he continued in that position to 1845. September 24th, 1842 it was voted to purchase six hydrants. In 1848 a new engine the "Tiger" was purchased for Company 1 and the next year a new engine house was built on Water Street. On March 10th, 1851, it was voted to buy a new engine. This was the first with a suction hose, all of the others being equipped merely with hand buckets. In 1860 the present hook and ladder company was organized. At the close of this year Haverhill had four fire engines. Early in May 1866 Haverhill secured the first steamer used in the city. This was the "General Grant." The "City of Haverhill" was purchased in September 1870 and the "Essex," May, 1873. The "General Grant" and the "Essex" have been built over and are now in use, while the "City of Haverhill" is held in reserve.

The first serious fire in the shoe district occurred at three o'clock, Sunday, November 16, 1873, when fire was discovered in a wooden building in the rear of the Prescott block, Washington Square, now the Hotel Thorndike. This was the most disastrous fire since 1775, the loss being estimated at \$175,000. Haverhill's great conflagration, however, occurred February 17 and 18, 1882, originating in a wooden block about one-half way up the North side of Washington Street. The first alarm was rung in at 11:30 p. m. on Friday night in the midst of a bitter cold and shrieking gale. The fire whistle continued to sound all during the fire like the moan of a human groan, the building in which the whistle was located being in the centre of the conflagration. At two o'clock Saturday morning both sides of Washington Street and part of Wingate and Essex Streets were in flames. Many houses in Bradford caught fire from the huge cinders.

Telegrams were dispatched to all the surrounding cities for aid. At dawn the shoe district was almost obliterated. All of the buildings on the South side of Washington Street as far as the Currier Building had become a prey to the flames, the North side was leveled and the East side of Wingate Street and Washington Square were laid in ashes. The

property loss amounted to \$2,000,000, ten acres were burned, but only one life was lost, that of Joseph St. Germaine, a member of the hook and ladder truck.

Scarcely had the bricks cooled before plans were laid for a new shoe district and in a very short space of time brick and marble buildings towered toward the sky, a vast improvement over the buildings which had occupied the burned area.

The hand of time is laying its palm upon the ancient records of the Haverhill Fire Companies and the writing is now very dim. So far as they show, however, the chiefs of the Haverhill Fire Department have been:

1841-1845—Ezekiel Hale.

1845-1852—Rufus Slocumb.

1853-1857—Daniel Palmer.

1858-1859—Francis Butters, Jr.

1860-1866—J. M. Littlefield.

1867 —George Treab.

1868-1869—Thomas Grieves.

(resigned June 7th, 1869).

1869-1871—William Turner.

1872-1873—Thomas Grieves.

1874-1875—J. M. Littlefield.

1876 —Fred P. Cheney.

1877 —O. M. West.

1878-1879—Augustus McDuffee.

1880-1882—O. M. West.

1883 —James M. Pearson.

1884 —G. F. Pinkham.

(Served three months)

1884-1886—James M. Pearson.

1887-1889—Edward Charlesworth.

1890-1891—John B. Gordon.

1892 —Edward Charlesworth.

1893- —John B. Gordon.

The first horses used in the Haverhill Fire Department were a pair of grays, driven by C. W. Foster, which drew the "City of Haverhill," and a pair of bays which drew the "General Grant," the latter driven by the late Abraham D. Champion. These horses were brought to Haverhill in 1872. Alexander Roberts who was engineer of the "Essex," is the oldest living member of the department. Haverhill also had the first chemical engine east of Boston. The first installation of the Gamewell fire alarm telegraph system was made in 1883 and in March 3rd of that year Edward Charlesworth was appointed superintendent of office alarm.

The present chief has been connected with the Haverhill Fire Department since 1881, having been out of the harness but one year, 1892, and has been chief continuously since 1893.

The Haverhill firemen put their talents to good advantage, much of the apparatus having been rebuilt by them in the spare hours. A seventy-five gallon chemical tank on a rebuilt hose cart, so arranged that it can be drawn by horses or men, is now sta-



NORTH CONGREGATIONAL CHURCH
(TWO VIEWS)

CENTRE CONGREGATIONAL CHURCH
GRACE METHODIST CHURCH

tioned in Ayers Village. This wagon was made by the firemen from discarded apparatus. In 1917 two volunteer companies were organized to report at the Court and Essex Street Stations upon second alarms to take out the apparatus held in reserve. G. Herman Pulsifer, formerly assistant chief in the Haverhill Fire Department and A. F. Turner, formerly connected with the Boston Fire Department are captains of these emergency companies.

The Haverhill Fire Department has never faltered in its duty; its response has been complimented by experts from the National Board of Fire Underwriters; its personnel is of a high standard; its traditions heroic and its creditable record truly noble; its standing is justly high; its record clean and honorable; its membership composed of men who have never flinched, and its performance always reflects the highest credit upon the city which it represents.

HAVERHILL'S CHURCHES

HAVERHILL has been called a city of many churches. Every denomination is represented in the 39 edifices dedicated to religion. The churches are well distributed in every part of the city. It was a minister of the Gospel who was the first white man to paddle up the Merrimack and settle where the purling Mill Brook joined the swift Merrimack, and Haverhill ever since then has had ample facilities for her people to worship as they wish.

Haverhill's ecclesiastical history is very much like that of many of the other older New England settlements. The town and the parish were identical for nearly 130 years, town meetings and the services of the Sabbath being held in the same building, at once the town house and the parish meeting house. In the town books and by the town clerk were preserved the records of such transactions as would now be considered as relating entirely to the various religious societies, but were then a part of the town's business. In 1728, however, the town

had become so large as to make it a matter of convenience for its inhabitants to divide it into two parishes and later into more. Not until 1848 did the town have a distinct assembling place of its own. Practically all of Haverhill's churches have proud histories and their parishes are strong, which is another representation of the community spirit.

Haverhill has:

- 8 Baptist Churches,
- 7 Congregational Churches,
- 6 Roman Catholic Churches,
- 2 Episcopal Churches,
- 2 Methodist Churches,
- 2 Methodist Episcopal Churches,
- 2 Pentacostal Churches,
- 2 Unitarian Churches,
- 2 Christian Scientist Churches,
- 2 Synagogues,
- 1 Presbyterian Church,
- 1 Adventist Church.

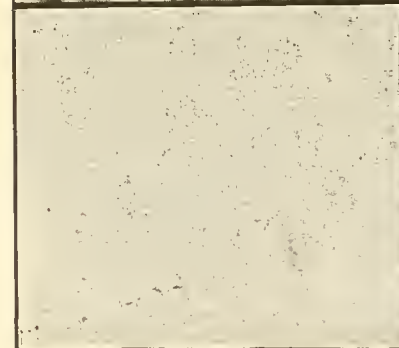
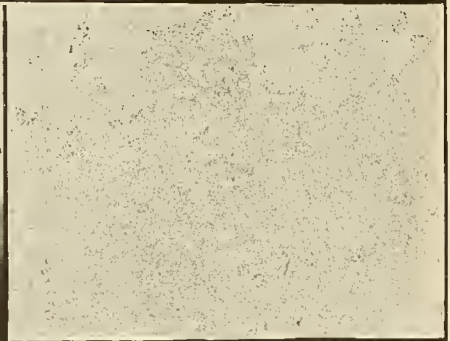
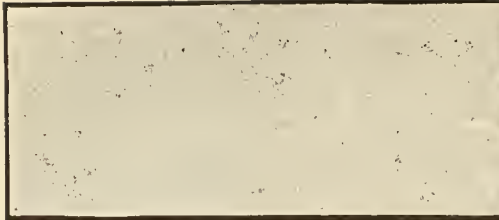
HAVERHILL HISTORICAL SOCIETY

By Leonard W. Smith, Curator

SITUATED at one of the most picturesque bends in the beautiful Merrimack river, the home of the Haverhill Historical Society and grounds occupy a prominent place in the landscape of that section. The whole neighborhood is full of historic interest; not far away the first settlers landed; near by is the spot where the first group of log houses were built; the first meeting house, the first school and the first burying ground. On one of the lawns in the Historical Society grounds stands a modest white house, built for the first minister, Rev. John Ward. This house as far as known was the first frame building in the town and occupied by the Rev. John Ward and his family during his long pastorate. Elizabeth, daughter of the Rev. John and Mrs. Ward, married the Hon. Nathaniel Saltonstall, and to the young couple the Rev. Mr. Ward gave the house lot on which the Historical House now

stands. The Saltonstalls descended from a rich and aristocratic family, and this young Nathaniel built a beautiful Manor House on the lot, and for many years it was known as the "Saltonstall Seat." Mr. Saltonstall had a row of Sycamore trees planted along the front of his estate, and these trees were set out by Hugh Tallant, the first Irishman who came into the town. These trees were made historic by Whittier's poem "The Sycamores."

During the Revolutionary War, Colonel Saltonstall who resided at the homestead, favored the King in his sympathies, differing from the other members of the family who were in favor of the Colonists. Under these circumstances he decided to go to England and live, and the property was confiscated by the Government and purchased by the Duncan family who were the owners until the estate was presented to the Haverhill Historical Society. The



FIRST BAPTIST CHURCH
MAIN STREET

TRINITY EPISCOPAL CHURCH
FIRST PARISH CHURCH (Unitarian)

house which Hon. Nathaniel Saltonstall built was partially destroyed during the Revolutionary period and when it came into the possession of the Duncans, the present mansion was built for Samuel Duncan, and his bride Mary White, thus uniting two of the oldest and important families. Soon after the estate was presented to the Historical Society. It was formally opened January 30, 1904, with interesting exercises. Since then there has been added to the

first few articles then owned, many valuable relics of early history until the catalog numbers over two thousand exhibits. Among them are portraits, documents, china, linen, the original deed from the Indians, a piece of cloth in which Hannah Duston brought home the scalps of the Indians whom she and her two fellow prisoners killed, and many other historic gems. At the east of the home is a fine colonial garden, full of old fashioned flowers.

HAVERHILL POST OFFICE

By L. F. McNamara, Postmaster

DOING an annual business of more than \$140,000, and employing over one hundred people in the transmission of its business, the Haverhill Post Office must be considered a most important link in Haverhill's industry. Haverhill is a first class post office and enjoys practically all of the postal advantages of the larger centers. Mails are received and dispatched at all hours during the day and night and eleven contract stations, dependent upon the Haverhill post office, are so established that they render convenient service to all the citizens.

The earliest record of the government mail service extended to Haverhill was during the time that Ellis Huske was Boston's postmaster from 1734 to 1784. He established an inland post route from Boston via Medford, Woburn, Andover, Haverhill and Exeter to Portsmouth. The postal service, via Haverhill, began Thursday, April 14, 1740, which may be called the beginning of postal facilities in this city, and there was one mail a week. The mail carrier or post-rider, as he was called in those days, had charge of the collection, transportation, and delivery of all mails in all the towns. May 13, 1775, Congress ordered that post offices be established in certain towns and Simeon Greenough was appointed to be postmaster of Haverhill. The office was stationed in the house at the corner of Water and Moore Streets. Later it is believed that the government business was transacted in the stores of John Edwards and Moses Ross on Merrimack Street near Haverhill Bridge, and the post office location changed from time to time with the appointment of new postmasters.

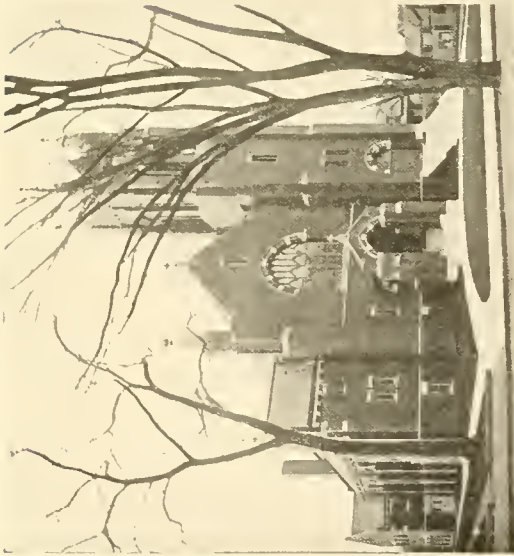
In 1858 Davis Bodfish was postmaster. He moved the office to the block on Merrimack Street where the F. C. Wilson store is now located. On May 11th, 1861, the late Edwin P. Hill was called postmaster. During his term of office, for the first time in the history of Haverhill, the postoffice was withdrawn from all connections in other business and the building on the corner of Main and Merrimack Streets was commodiously fitted up after the

model of the Boston postoffice of that time. When the late William E. Blunt held office, after being appointed in 1876, he moved the office to the old post office block in the wooden building at 56 Merrimack Street. Following Mr. Blunt, who held office twelve years, Gilman L. Sleeper moved the post office to 109 Merrimack Street in the Academy of Music Building. In 1893 the erection of the present post office building in Washington Square was begun and was finished and occupied the following year. The cost was \$75,000. The land on which the post office stands is part of the original grant of 200 acres of parsonage land which was granted as pasture land to Rev. John Ward, the first minister of Haverhill. On this lot also was set the first engine house erected in Haverhill, this latter having been built in 1783.

The post office has kept pace with the growth of the city. September 1st, 1882, Haverhill was given its first letter carriers and at that time there were but five. Today Haverhill has thirty-nine regular and ten substitute carriers, thirty-four regular and six substitute clerks and four rural carriers. There are three branch offices in Groveland, South Groveland and Georgetown. The eleven contract stations include East Haverhill, and Ayers Village, there are nine numbered stations, and one independent station in the Bradford District.

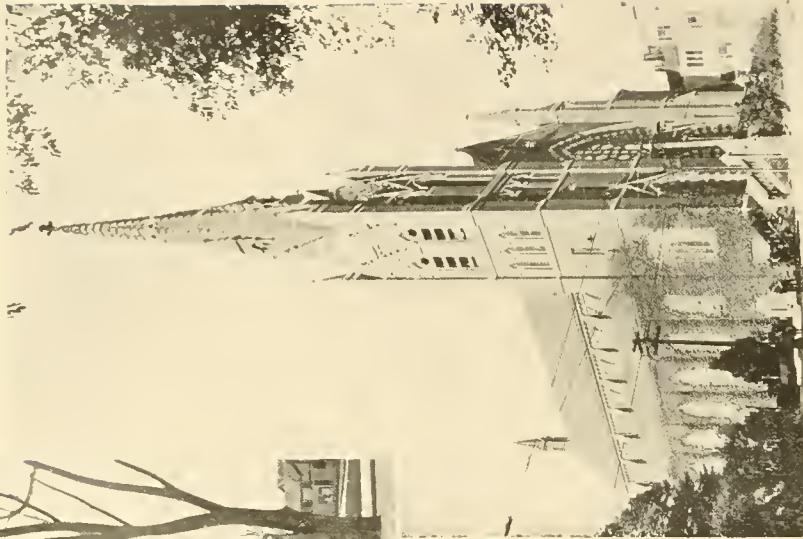
In the last ten years, while Haverhill has been growing 10,000 people, the revenue of the post office has nearly doubled. For the calendar year ending 1906 the receipts were \$78,439.40, and for the calendar year ending January 1, 1917, the receipts were \$143,926.75. May 1st, 1917 there were 364 depositors in the postal savings department and there were \$59,625 to their credit. There are about 200 mail boxes in the city proper and suburbs.

Midnight collections are made from all boxes in the principal residential and business districts and clerks are on duty all night dispatching these mails on the early morning trains. Two parcel post teams are operated all the time and several special delivery boys are employed to handle this special matter.



SACRED HEARTS CATHOLIC
CHURCH, BRADFORD DISTRICT

"THE MOTHER CHURCH"



ST. JAMES CATHOLIC CHURCH
WINTER STREET

ST. JOSEPH'S CATHOLIC CHURCH
(FRENCH) LOCUST STREET



The present postmaster, appointed in 1913, succeeded Charles M. Hoyt, who was appointed in 1909. Clarence B. Lagacy is assistant postmaster, Nelson R. Foss has charge of the finance, George L. Kelly is superintendent and John J. Cronin is assistant superintendent of mails.

The Haverhill post office has an efficient corps of men. Haverhill has a postal area of 54 square miles and this offers quite a complex problem to the post office department, but one, which we believe, is handled in such a way that meets with the approval of the citizens and renders service. While the

post office building itself is none too large because of the growth of the city and the demand made upon the department, the office itself compares favorably with those in other cities much larger than Haverhill. The quality of personnel of the men is high, their painstaking efforts are sincere and their daily results gratifying. Those interested in Haverhill may rest assured that the post office department stands ready, at all times, to render the highest efficiency of service in the best possible manner and to aid, so far as possible, in the development of the community it serves.

RETAIL BUSINESS OF HAVERHILL

By Charles H. Grover, Chairman Retail Trade Committee

MANY times it has been truly said, by men who know, that a man who can do a successful retail business in Haverhill can do business anywhere—the reason for this frequent remark is because the retail business in Haverhill is so well conducted. The stores of Haverhill are abreast of the times. They are nearly all owned or conducted by men who have grown up in the business from clerks in Haverhill stores or who have branched out from some other business and established one for themselves. But, growing up in the business or growing old in the business does not mean that they have grown stale or old fashioned. Nowhere can one find more up-to-date merchandise or more modern store methods than right in Haverhill. Her merchants and their buyers visit the great markets often and are in constant touch with all that is good in merchandise and they are only too glad to adopt new methods found to be efficient in the best establishments in the large cities.

Haverhill is not a cheap town. Her purchasing public on the whole demands good merchandise. They want what is right. They want good quality, and they are willing to pay a fair price. And the people of Haverhill pay only a fair price for their goods. Quality considered, nowhere in the world are goods of all kinds sold at a more reasonable profit than in Haverhill, Mass.

Considering the size of the city, Haverhill merchants carry heavy stocks. Their patrons have the advantage of splendid assortments of merchandise enjoyed only by the buyers in much larger cities. Probably the city proper could not support so many large and so many well equipped establishments as she now does were it not for the very extensive suburban patronage she receives from the many small towns for which she is the best trading center.

Perhaps another contributing fact to the scale on which the retail business in Haverhill is done is due

to her close proximity and the ease and frequency with which her residents can reach Boston. Haverhill merchants are thus placed in direct competition with that great city and must therefore meet its competition with first class stores and stocks and methods to keep her patronage at home where it belongs.

Competition among the Haverhill merchants themselves is keen but friendly. They vie with each other to gain patronage and on the other hand work together in harmony for the welfare of the whole city. They have an organization represented by the Retail Trade Committee of the Chamber of Commerce which has worked out many plans for the common good of all, and who as a committee have been able to eliminate many of the evils which affect merchandising in other cities.

This year the committee has inaugurated a campaign of newspaper publicity in an effort to keep a still larger share of Haverhill trade in Haverhill. A series of strong advertisements is being run in both local papers.

The retail business of Haverhill is done in a comparatively small area. The bulk of the business is still done on one street and in less than five city blocks, although it is gradually spreading out, due in the last few years to rising rentals and lack of space, and as is usual in small cities, the business is confined mainly to street floors.

No large fortunes have been made in Haverhill in the retail business and on the other hand failures have been comparatively few. On the whole the merchants of Haverhill are a hard working, serious-minded and optimistic lot of men as you will find anywhere and are willing and able and ready to do their share toward any good work, and are satisfied to take a modest share of reward for their labor and for the capital invested in their business.

HAVERHILL PUBLIC LIBRARY

By John C. Moulton, Librarian

THE Haverhill Public Library was founded in 1873 by the Hon. E. J. M. Hale, who offered the land for the site and \$30,000 on condition that, if the city accepted the gift, a board of trustees should be appointed by the Mayor and City Council, a further sum of \$30,000 should be given by friends of the library and the city government should pay the current expenses. The city accepted the proposition and the sum of \$37,155.55 was raised by public subscription.

wholly supporting the library and has paid only a part of the current expenses. The city has never spent anything for books, periodicals and pictures, all of these being paid for from the income from the endowment.

Now, in 1918, the library has 108,000 volumes and is eighth in size among free city libraries in the state, being surpassed (in the order named) by the libraries of Boston, Worcester, Springfield, Northampton, New Bedford, Cambridge and Somerville.



THE HAVERHILL PUBLIC LIBRARY, SUMMER STREET

Edward Capen, the first librarian of the Boston Public Library, was appointed librarian. The building was opened to the public Nov. 18, 1875 with 20,962 volumes bought at a cost of \$17,583.34. The cost of the building was about \$50,000 and the value of the library, including site, about \$80,000. Haverhill at that time had a population of only about 15,000.

Mr. Hale made annual gifts to the library until his death in 1881. He left the library a legacy of \$100,000, half the income from which was to be spent for books and half used for current expenses. Other bequests have been received from James E. Gale, Mrs. Caroline G. Ordway, Herbert I. Ordway, James H. Carleton, Nathaniel E. Noyes, Matilda T. Elliott, Jonathan E. Pecker and Elizabeth C. Ames, and the total endowment is now \$157,829.72. From the beginning the city has been relieved of the burden of

It is the largest public library in New England north of metropolitan Boston, and, with the exception of Northampton, is the largest public library in the United States in cities the size of Haverhill.

Haverhill has unsurpassed library facilities. Besides the main library and reading-room with about 270 current periodicals, trade papers, and newspapers on file there are two branch libraries, each with a large standard collection of books and a reading room with 33 periodicals and newspapers on file. There are in addition six stations with collections of books and 129 school-rooms through which books are distributed. In 1916 the home circulation of books was 202,059 volumes, or 3.9 per capita, which is a high average.

About 5,000 volumes are added each year and about \$5,500.00 are spent annually for books, periodi-

cals, and pictures. The rules of the library are liberal and every encouragement is given in the use of books. Borrowers may take as many books at a time as they wish, provided that only one of these is new fiction. They may keep the books eight weeks.

The library is both a popular and a students' library. It is particularly rich in the fine arts, American history, genealogy and town history, having special funds for the purchase of expensive books in those classes. It has one of the largest and most used collections of mounted pictures of any library in the country outside of New York, Boston, and Newark. The collections of books on the sciences, useful arts, education, vocation, and the trades are large. Every opportunity for self-education is given the student and working-man.

The library has a memorial collection of first edi-

tions of John G. Whittier and books about him that is probably the largest and most valuable Whittier collection in any public library.

It has many valuable art treasures in both books and prints. It has a lecture-hall and art gallery where the pictures are frequently displayed. The lecture-hall is free for the use of clubs and societies.

The library co-operates closely with the schools and sends books to the greater number of school-rooms in the city. Ten travelling libraries circulate among the schools in the country districts.

As a people's university the library offers the best. It is unsurpassed by the libraries in the largest cities in its opportunities for self-education. It offers the additional desirable feature of being able to give personal attention when needed, and is a living personality and not a mere institution.

A VISION OF HAVERHILL'S FUTURE

By Robert A. Jordan, Chairman of City Planning Board

HAVERHILL is emerging from a country village, and is becoming a city "standing with reluctant feet, where the brook and river meet," the old with its more or less narrow puritanism, the new with the broad outlook of all its citizens, its progress and its desire to learn new and better ways, and above all the development of public spirit. Haverhill is saying goodbye to the old with gratitude for all the work it has done, which according to its lights was good. Haverhill is welcoming the new with hopes for a great and glorious future.

It is in this changing time that the Planning Board has begun its duties, with the handicap of the old, but with the spur of the new, that may be perhaps of benefit to our community. During its first few months it has been engaged in studying conditions, the wants and the needs of the city. It has not as yet been able to advocate all that it wishes to do. It brought to a successful conclusion its agitation for home gardening; it has recommended uniformity and non-duplication in the names of streets and several other matters of minor importance. The more important questions in the planning for a city of double our population, a city fifty years from now, a city that we may not live to see, requires that study and care that the twig be not bent, so that the tree may rise erect to lofty heights.

The Planning Board is now considering the utilization of waste products, the sanitary needs of the community, the cleanliness of alleys and reduction of fire hazards, the establishment of a civic center, proper streets to remove the congestion now existing on our main streets, the question of water supply, the necessity for proper playgrounds, skating and

bathing for the youth, the city's finances, a central hospital with one overhead charge instead of five institutions with ever increasing expenses, the surrender of a lake by the water board not necessary for drinking water, to supply the youth with skating and bathing; these are all matters of study and are all in some form under consideration by the Board.

Every city has its slackers and these are the men who are lacking in public spirit; the men who are for self first and city last, who retard the new and cling to the old. These men are fast disappearing, but still their influence to a certain extent is felt in the work of the Planning Board. The Planning Board hopes that the citizens of Haverhill will all put the city above selfish interests and then we will progress.

Haverhill's future is bright. The Merrimack River must be, and will be, dredged to the sea. The development of cities removed a short distance from the sea coast on rivers has been shown from experience to be more advantageously located than those upon the sea coast. With good train and transportation service, surrounded by fertile fields, with large manufacturing plants and a delightful climate, Haverhill can look to the future without fear. With a channel to the sea our future is boundless in its possibilities.

Its chief advantage, however, lies in its citizenry, a strong, sturdy stock of manhood, not only drawn from the skilled artisans of other countries and cities, but coming likewise from the New Hampshire foot hills and our neighboring towns, a strong set of Americans who will progress, and who will find in Haverhill their ideal for business endeavor, and above all a happy home.

HAVERHILL BANKS AND THEIR GROWTH

By Charles E. Dole, President First National Bank

AMONG the many institutions that are serving the city well we must not overlook its banks. There are at the present time four national, three savings, two co-operative banks and a trust company; two national banks having been liquidated, the Second National being merged with the Haverhill Trust Company in 1906, and the Merchants National consolidating with the Haverhill National in 1916.

The combined deposits of the commercial banks at the present time are \$11,757,000, while the savings banks have on deposit \$13,912,000.

In every growing community the banker, very largely, assumes the burden of deciding upon the course of its future development. He is the one to determine the relative value of one enterprise as compared with another and he naturally gives his support to the one that promises the highest utility and therefore the most certain profits.

Therefore, the banker assumes the position of trustee of his community for he is the custodian of the funds of others as well as his own, and he must be vigilant and consider carefully the wants of all new enterprises and make them prove their worth before lending them the money of his depositors.

It may truly be said that the liberality of the Haverhill banks, with their customers, in no small degree, has assisted in the growth and up-building of the city, for the financial and industrial interests must work hand in hand to achieve the best and most satisfactory results. In the matter of small loans the banks are very generous and stand ready to extend a helping hand to the young man who has shown himself worthy.

Merrimack National Bank.

The Merrimack Bank was incorporated in 1814 and is the oldest banking institution in the city. It was originally located on Water street. Later it moved to Merrimack street, about opposite the foot of Pecker street, where it remained until it purchased the property, in 1879, where it is located at present. About four years ago it entirely remodeled its banking rooms, and now has very comfortable and beautiful quarters.

First National Bank.

The First National Bank was originally the Union Bank, a state bank, and was organized July 25, 1849. On July 17, 1864, after the National Bank Act was passed, the bank entered the national system, being the first bank in Haverhill to obtain a national charter. This institution was originally lo-

cated on Merrimack street, about opposite the foot of Pecker street, but moved westward with the shoe industry to Washington street in 1880 to better accommodate its patrons. In 1914, owing to constantly increasing business the bank provided large and comfortable quarters at Nos. 73 to 79 Washington street, where it is now located.

Haverhill National Bank.

The Haverhill National Bank was incorporated in 1836 and was located on Main street, near Court street. Later it moved to Merrimack street in the building located at No. 83. It remained here until 1880, when additional room was needed and it moved into the building known as the Masonic Temple and located at No. 117 Merrimack street. In June, 1915, the bank moved into its present new office building at the corner of Merrimack and Emerson streets, where very much larger quarters were provided. In 1916 the business of the Merchants National Bank was taken over by the Haverhill National, the consolidation taking place in August of that year.

Essex National Bank.

The Essex National Bank was organized as a state bank in 1851 and was located at No. 7 Merrimack street until it moved into its present quarters at No. 24 Merrimack street a few years later. It has, from time to time, improved its rooms and equipment as the demands of its growing business has seemed wise. This institution is serving the retail section of the city.

Haverhill Trust Company.

The Haverhill Safe Deposit and Trust Company, now the Haverhill Trust Company, commenced business March 24, 1891, but did not have any permanent location until 1892 when it moved into its present quarters at the corner of Merrimack and West streets on the completion of its own building. In 1906 the Second National Bank, which was then on Washington street, was merged with this Company.

The growth of the commercial banks is shown below and is remarkable in that the increase in deposits is about 400 per cent. in the last seventeen years:

	Capital			Total
	Surplus & Profits	Deposits	Loans	Assets
1870	1,082,000	461,000	961,000	2,213,000
1880	1,230,000	698,000	1,440,000	2,657,000
1890	1,505,000	2,003,000	2,712,000	3,788,000
1900	1,533,000	3,178,000	3,365,000	5,298,000
1910	2,183,000	6,474,000	5,813,000	9,286,000
1917	2,247,000	11,757,000	9,550,000	14,570,000

Pentucket Savings Bank.

The Pentucket Savings Bank received its charter on March 17, 1891 and started business across the street from its present location, in the rooms with the Second National Bank. On October 31, 1892 it had 713 depositors with \$89,136 to their credit. The statement of the bank on February 1, 1917, showed that there were 4768 depositors and the amount on deposit had increased to \$2,314,558.14.

City Five Cent Savings Bank.

The City Five Cent Savings Bank was organized in March, 1870, and at the close of the year, on December 31st, there were on deposit \$139,942.97. This institution, which accepts as little as five cents on deposit, has met a demand of the small depositor, as is shown by the large number of customers and the constantly increasing deposits, there being, on January 2, 1917, 13,533 depositors with \$3,696,269.27 to their credit.

Haverhill Savings Bank.

The Haverhill Savings Bank was the first savings bank to be established in the city and it received its charter February 8, 1828. The bank opened for deposits on October 21, 1829 and on the first day \$818 was received from eight depositors. From this meagre start the institution has grown until on January 17, 1917, there were 17,239 depositors with total deposits of \$7,901,242.04.

The following table shows the growth of the Savings Banks since the year 1880:

	No. of Depositors	Deposits	Guaranty Fund & Surplus
1880	11,998	\$3,663,000	\$37,000
1890	17,203	5,392,000	210,000
1900	23,747	8,001,000	418,000
1910	29,917	10,091,000	852,000
1917	35,553	13,912,000	1,170,000

The two co-operative banks are assisting very materially in the up-building of the city by making loans to the owners of their own homes.

Citizens Co-Operative Bank.

The Citizens Co-Operative Bank was organized August 11, 1887. George H. Carleton was the first president and still holds that office. James W. Goodwin, the treasurer, has also held office since the incorporation of the bank.

This bank has had a steady growth and now the dues capital, which is the amount due to shareholders, is \$535,826.

Haverhill Co-Operative Bank.

The Haverhill Co-Operative Bank was the second bank of its kind to receive a charter in Massachusetts. This was granted on August 20, 1877. This institution is located at present on Emerson street in the Haverhill National Bank building. The dues capital, which was \$229,047 in 1890, is now \$1,100,837.

Below is a comparative statement of the growth of the co-operative banks:

Dues Capital	1890	1900	1910	1917
	\$264,080	\$477,928	\$750,535	\$1,636,663

A TRIBUTE TO THE PRESS OF HAVERHILL

By George B. Houston, Editor Haverhill Gazette

THE last decade has seen enormous advances in the growth and influence of the Press in Haverhill. News gathering and distribution have been perfected to a high degree. Mechanical production has advanced with great strides; illustration has progressed to a point never before dreamed of; special features have been developed; department pages have been established, and the editorial pages still maintain soundness of thought and vigor of expression. In every way the newspaper of today is a marked advance upon its forerunner of ten years ago.

One familiar with conditions hardly feels it necessary to record the fact that both The Gazette and The Record are and have been good newspapers. They have led the way in every movement for a better, busier and bigger Haverhill. Their pages are filled with a spirit of independence and intelligent curiosity. This is what makes newspapers worth while. Both have honorable records, worth more than all the dollars they will ever see. They have the courage of their convictions, pursue consistent policies and hold to settled ideals marked by consistent effort to say and do what they believe to be best for the community, the commonwealth and the country.

They have sought positions of honor by force of character and persistent enterprise.

The press of Haverhill is today more than ever a factor in directing public thought into right channels, in teaching honest citizenship, in pointing out the dangers to public interests and in illuminating the proper course.

The Record has always given its best to the service of the people. It is a bright mirror of the Haverhill of today—one of the real assets of the community. It admirably covers the extensive field in which it circulates.

The Gazette still clings to the lofty ideals marking more than a century of existence and its determination to be of positive benefit to the people of its day and generation. The spirit of the square deal which controlled its conduct under the ownership of John B. Wright has been safely reposed in the Wright family of which the present publisher is a member.

May those who control the destinies of both journals in the future have the foresight and the courage to control them for the benefit of the people as did those of the past.

THE MEMBERSHIP

OF THE

HAVERHILL CHAMBER OF COMMERCE

APRIL FIRST, 1918

A. B. S. Cement & Rubber Co.,	Cement & Rubber,	7 Railroad Avenue, Brad Dist.
Abbott, I. A.,	Lawyer,	83 Merrimack Street
Abrams, Warren F.,	Florist,	19 Proctor Street
Academy of Music,	Theatre,	103 Merrimack Street
Albertson, M. H., Leather Co.,	Leather,	47 Washington Street
Allen, C. F.,	United Shoe Machinery Co.,	145 Essex Street
Allen, Edgar L.,	Contractor-Teaming,	33 Kingsbury Ave., Brad. Dist.
Alter, S.,	Grocer,	364 Washington Street
Alter, Maurice B. Co., Inc.,	Tanners,	19 Railroad Square
Amazeen, A. H.,	Hill Top Farm,	King Street, Groveland, Mass.
American Shoe Trimming Co.,	Shoe Trimmings,	18 Phoenix Row
Anthony, Dr. F. W.,	Physician,	50 Merrimack Street
Anderson, Carl A.,	Plumber,	140 Essex Street
Appleton Counter Co.,	Counters,	Bradford District
Apteker, Nathan,	Wholesale Shoe Jobber,	73 River Street
Archibald, F., & Co.,	Women's Cut Soles,	60 Phoenix Row
Archambault, A. J.,	Tailors,	154 Merrimack Street
Arlington Shoe Co.,	Shoe Manufacturers,	62 Washington Street
Armitage, Francis,	Electrical Contractor,	40 Essex Street
Arnold, T. M., and Son,	Union Leather Soles,	85 Essex Street
Arnold, Charles W. Co. Inc.,	Soles & Leather,	18 Wingate Street
Atherton Furniture Co.,	Furniture,	15 Washington Square
Atwood, E. S.,	Granite & Marble Works,	51 Main Street
Atwood Bros.,	Grocers,	24 Main Street
Ayer, George H., & Co.,	Shoe Trimming Manufacturers,	59 Washington Street
Ayer & Webster,	Box Board,	Bradford District
Babcock, Frank D.,	Reporter for Banker & Tradesman,	22 Nichols Street
Bailey, George S.,	Bakery,	87 Water Street
Bancroft-Walker Co.,	Shoe Manufacturers,	141 Essex Street
Barker-Hines Company,	Druggists,	67 Main St., B. D.; 117 Wash. St.
Barrett, Richard H.,	Cigar Manufacturer,	41½ Locust Street
Barry, Edward H.,	Retail Liquors,	28 Water Street
Barry, Thomas F.,	Heels,	59 Washington Street
Barry, T. E.,	Fish,	143 Washington Street
Bartlett, James C.,	Slipper Manufacturer,	128 Washington Street
Bartlett Hotel,	Hotel,	59 Main Street
Bates, J. W.,	Bradford Charcoal Co.,	Railroad Ave., Brad. Dist.
Bayley, Warren C.,	Real Estate,	196 Merrimack Street
Bay State Leather Remnant Co.,	Leather Remnants,	74 Phoenix Row
Bay State Street Railway Co.,	Garfield S. Chase, Sup't.,	3 Water Street
Bay State Toplift Co.,	Harold W. Winchester, Mgr.,	62 Washington Street
Beach Soap Co.,	Soap Manufacturers,	Water Street, Cor. Mill Street
Beal Bros.,	Dye House,	116 Merrimack Street
Bean, D. B. & Co.,	Coal & Wood,	198½ Merrimack Street
Beauvais, Henry I., & Co.,	Liquor Dealer,	29 Lafayette Square
Belanger, Frederick M.,	Malt Liquors,	68 Lafayette Square
Bennett & Co.,	Retail Shoe Store,	18 Merrimack Street

Bennett, O. F.,
 Benoit, Louis J. A.,
 Benson, Dr. Charles S.,
 Beverley, J. A.,
 Bickum, C. I. Co., Inc.,
 Bickum, C. I.,
 Bixby, George H.,
 Bixby, William E.,
 Blake-Curtis Co.,
 Blake, C. E.,
 Blake, J. P., & Son,
 Bodwell Counter Co.,
 Boilard & Bailey,
 Boland, William P.,
 Bon Ton Cafe,
 Bornstein's Men's Shop,
 Boston Beef Co.,
 Boston Credit Co.,
 Boston & Haverhill Express,
 Boucher, E. A.,
 Bourque & Sears,
 Brackett, Karl S.,
 Bradford Market,
 Bradley Shoe Company,
 Bradstreet Heel Co.,
 Bragdon, John H.,
 Brasseur, S. J.,
 Bray, W. S., & Son, Inc.,
 Brickett, James E.,
 Briggs, George W.,
 Brief, Benjamin,
 Brissette, A. J.,
 Brittain & Co.,
 Broadwalk Shoe Co.,
 Brody, M., & Son,
 Bromis & Boucouvalas,
 Brooks, F. K.,
 Brosnan, John B.,
 Brown & Hutchison,
 Brown, Everett L.,
 Brown, M. L., Leather Co.,
 Browne, Willard W.,
 Bryant, E. E., & Co.,
 Bryant, Dr. J. E.,
 Bunker, Dr. George M.,
 Burke, Patrick,
 Busfield Machine Co.,
 Busfield, John A.,
 Butler & Haseltine,
 Butler & Holmes,
 Butler, John P.,
 Butler, W. Fred,
 Butrick, Arthur W.,
 Cahill, E. L. & Co.,
 Campbell, H. B. Co.,
 Campbell, L. L.,
 Canarie, Dr. Martin C.,
 Cappabianca, Antonio,
 Carbone, August,

Plumber,
 Painter,
 Physician and Surgeon,
 Electrical Contractor,
 Druggists,
 Automobiles,
 Cut Straw, Leather Board,
 Leather Board,
 Wholesale Grocers,
 Real Estate,
 Plasterers,
 Counters,
 Leather,
 Signwriter,
 A. P. Elion, Proprietor,
 Men's Clothing,
 Provisions,
 Men's Clothing,
 Express,
 Tailor,
 Boot & Shoe Patterns,
 Florist,
 Provisions,
 Shoe Manufacturers,
 A. H. Bradstreet, Mgr.,
 Restaurant,
 Retail Shoe Dealer,
 Counters,
 Real Estate,
 Troy Laundry,
 The Brief System Printing,
 Real Estate,
 Retail Groceries,
 Shoe Manufacturers,
 Leather Remnants,
 Custom Tailors,
 Merrimack Laundry,
 Foreman,
 Shoe Patterns,
 Soles & Taps,
 Leather,
 Grocer,
 Hardware & Painting,
 Physician,
 Dentist,
 Liquors,
 Machinery,
 Agent Texas Oil Co.,
 Slipper Manufacturers,
 Retail Shoe Dealers,
 Plumbing-Heating,
 Pork Shop,
 Farmer,
 Liquor Dealers,
 Wholesale Produce,
 Real Estate,
 Dentist,
 Fruit & Confectionery,
 Fruit & Confectionery,

38 Emerson Street
 57 Water Street
 50 Merrimack Street
 9 How Street
 7 Water Street
 73 Water Street
 56 Essex Street
 56 Essex Street
 262 Winter Street
 4 Lexington Avenue, Brad. Dist.
 87 Portland Street
 Granite & Essex Streets
 29 Wingate Street
 Rear 104 Merrimack Street
 47 Essex Street
 130 Washington Street
 159 Washington Street
 139 Merrimack Street
 31 Wingate Street
 Hilldale Avenue
 64 Wingate Street
 38 Winter Street
 39 Main Street, Brad. Dist.
 115 Essex Street
 40 Granite Street
 11 Railroad Square
 13 Essex Street
 42 Phoenix Row
 154 Merrimack Street
 64 Essex Street
 109 River Street
 30 Tenth Avenue
 5 Main Street, Brad. Dist.
 Bradford District
 40 Granite Street
 40 Orchard Street
 11 Washington Street
 3 Fernwood Avenue, Brad. Dist.
 120 Washington Street
 95 Washington Street
 118 Phoenix Row
 8 Emerson Street
 51 Main Street, Brad. Dist.
 50 Merrimack Street
 174 Merrimack Street
 257 Winter Street
 84 Washington Street
 84 Washington Street
 145 Essex Street
 35 Merrimack Street
 68 Winter Street
 12 Fleet Street
 789 Broadway
 48 Locust Street
 203 Essex Street
 162 Merrimack Street
 81 Winter Street
 117 Lafayette Square
 5 Water Street

Carbone Bros.,
 Carleton, George F. & Co.,
 Carleton, O. J.,
 Carlisle & Holt,
 Carrigg, J. J.,
 Carroll, T. F.,
 Carter, Dr. Elmer W.,
 Carter Co.,
 Carter-Russell & Co.,
 Carter's Transfer Co.,
 Casey & Sheehan,
 Cass, Samuel E.,
 Caswell, Dr. G. E.,
 Chadwick, J. T.,
 Chadwick, W. B.,
 Chagachbanian, K. M.,
 Chapman, J. W.,
 Chase Press, Inc.,
 Chase, A. T.,
 Chase & Laubham,
 Chase & Richardson,
 Chase, D. D., Lumber Co.,
 Chase, F. S.,
 Chashoudian, Gregory H.,
 Chesley, B. A.,
 Chicago Market,
 Child, A. M.,
 Chooljian Bros.,
 Citizens Co-operative Bank,
 City Five Cent Savings Bank,
 Clam Shell, The
 Clancey, Charles W.,
 Clarke, Clifton A.,
 Clarke, Greenleaf,
 Clarke, Dr. I. J.,
 Clough, Leroy H.,
 Coakley, Dennis X.,
 Coddair, J. W.,
 Coddair, William H.,
 Colby, J. A.,
 Colcord, Arthur T.,
 Cole, B. E. Co., Inc.
 Cole, N. S. & Son Co.,
 Collins & Johnson,
 Collins, H. S.,
 Collins Market,
 Collins, A. G., Shoe Co.,
 Colonial Alleys,
 Colonial Lunch,
 Colonial Theatre,
 Comeau, William J.,
 Connell, John,
 Conway Die Co.,
 Cook, J. D., & Son,
 Cook, Christopher C.,
 Cook, Charles Potter,
 Cooke, Dr. William H.,
 Cooke, Thomas M.,
 Cordopatis, Christos,

Fruit,
 Shoe Manufacturers,
 Lawyer,
 Grocers,
 Star Laundry,
 Liquors,
 Osteopathic Physician,
 Men's Clothing,
 Express,
 Express,
 Retail Liquors,
 Garage,
 Optometrist,
 Produce,
 Dirigo Cream,
 Shoe Store & Shoe Rep'g.,
 Die Manufacturer,
 Printers & Stationers,
 Accountant,
 Real Estate Owners,
 Groceries & Provisions,
 Lumber,
 Shoe Manufacturer,
 Custom Tailor,
 Grocer,
 Meats & Groceries,
 Sec. Hav. Shoe Mfgs. Ass'n.,
 Fruit & Confectionery,
 James W. Goodwin, Treasurer,
 George W. Noyes, Treas.,
 Restaurant,
 Mgr. Trolley Guide Pub. Co.,
 Insurance,
 Real Estate,
 Physician,
 Builder,
 Inspector of Plumbing,
 Groceries,
 Globe Market,
 Real Estate,
 Contractor,
 Shoe Manufacturers,
 Carpenter & Builder,
 Auto Repairing,
 Shoe Manufacturer,
 Groceries,
 Shoe Manufacturers,
 Bowling,
 Restaurant,
 James A. Sayer, Manager,
 Undertaker,
 Coal,
 James J. O'Donnell, Manager,
 Contractors,
 Builder,
 Sup't W. & V. O. Kimball Co.,
 Chiropodist,
 Shoe Counters,
 Restaurant,

11 Washington Square
 22 Phoenix Row
 83 Merrimack Street
 93 Main Street, Brad. Dist.
 Washington Square
 2 Wingate Street
 72 White Street
 19 Washington Square
 23 Hale Street
 Rear 76 Merrimack Street
 14 West Street
 30 Ashland Street
 9 Merrimack Street
 West Boxford, Mass.
 19 Eleventh Avenue
 291 Washington Street
 Rear 44 Washington Street
 87 Essex Street
 54 Summer Street
 1 Essex Street
 159 Winter Street
 9 Washington Avenue
 59 Wingate Street
 1-3½ White Street
 313 Washington Street
 175 Merrimack Street
 58 Washington Street
 121 Winter Street
 81 Merrimack Street
 48 Washington Street
 9 Washington Square
 196 Winter Street
 191 Merrimack Street
 50 Merrimack Street
 112 Emerson Street
 39 Byron Street, Brad. Dist.
 Board of Health, City Hall
 82 Lafayette Square
 52 Fifth Avenue
 3 Water Street
 37 Wellington Avenue
 16 Walnut Street
 18 Central Street, Brad. Dist.
 12 Lafayette Square
 145 Essex Street
 71 Main Street, Brad. Dist.
 112 Washington Street
 191 Merrimack Street
 189 Merrimack Street
 Merrimack Street
 80 Lafayette Square
 105 Prospect Street, Brad. Dist.
 40 Granite Street
 28 West Street
 3 Byron Street, Brad. Dist.
 4 Walnut Street
 72 Merrimack Street
 45 Wingate Street
 25 Locke Street

Costarides & Stavropoulos,	Retail Liquors,	32 Locke Street
Costello & Shanahan,	Undertakers,	210 Winter Street
Coucouvitis, Nicholas K.,	Insurance,	4 Primrose Street
Courteau, Oscar A.,	Dry Goods,	18 Lafayette Square
Courtney, Thomas A.,	Heel Manufacturer,	91 Hale Street
Cowan, Robert,	Druggist,	405 Washington Street
Cox, Herbert W.,	Milkman,	39 Prospect Street, Brad. Dist.
Crafts, Albert M.,	Druggist,	22 Main Street
Crane Drug Store,	George E. Crane, M. D.,	198 Merrimack Street
Crepeau, Charles O.,	Grocer,	20 Laurel Avenue, Brad. Dist.
Cross, Charles E.,	Retired,	62 Oak Street
Cross, John H.,	Shoe Manufacturer,	260 River Street
Croston, Dr. John F.,	Physician,	83 Emerson Street
Crowell, Frank,	Bakery,	65½ Main Street, Brad. Dist.
Crowley, Daniel J.,	Grocer,	470 Washington Street
Crystal Lunch,	Vastos & Mallis,	23 Merrimack Street
Currier, George D. & Co.,	Upper Leather & Shoe Trimmings,	118 Phoenix Row
Curtin, J. F.,	Shoe Threads,	82 Washington Street
Cushman & Hebert,	Shoe Manufacturers,	356 River Street
Dagiannis, Nicholas,	Meats, Groceries, Fruit,	40 Locust Street
Dalrymple-Pulsifer Co.,	Slipper Bows,	88 Washington Street
Dalton, A., Co.,	Paper Boxes,	50 Phoenix Row
Danulian, A.,	Bakery,	99 River Street
Davis, B. W.,	With A. Kimball Shoe Co., Law'ce,	Georgetown, Mass.
Davis, B. C. & Co.,	Top Lifts,	23 Locust Street
Davis, Frank E.,	Retired,	22 Summit Avenue
Davis, George I.,	Lawyer,	83 Merrimack Street
Davis, James R.,	Steward Wachusett Club,	43 Merrimack Street
Davis, H., & Co.,	Hardware,	11 Water Street
Day, Lewis A.,	Mgr. Hav. Construction Co.,	191 Merrimack Street
Dean, Chase Co.,	Shoe Mfg. Goods,	13 Railroad Square
Dearborn, John H.,	Power Plant,	8 Phoenix Row
Delisle, Dr. Joseph D.,	Physician,	88 Locust Street
Delva, A.,	Fruit & Confectionery,	32 Winter Street
Dempsey, Clarence H.,	Sup't of Schools,	City Hall
Desmond, J. T.,	Civil Engineer,	91 Merrimack Street
Desmond, William J.,	Retail Shoe Dealer,	4 Main Street
Dillon, P. J.,	Liquors,	124 Washington Street
Dinsmore, A. S.,	Liquors,	21 Water Street
Dinsmore & Landers,	Liquors,	17 Water Street
Dole, Charles E.,	Pres. First National Bank,	77 Washington Street
Dole & Childs,	Undertakers,	39 Main Street
Donahue & Co.,	Liquors,	2 Harrison Street
Donahue, Dr. Hugh,	Physician,	21 White Street
Donovan, Dennis,	Real Estate,	73 Merrimack Street
Donovan, John R.,	Retail Butter, Eggs & Coffee,	132 Winter Street
Doucette, Nory,	Pool & Billiards,	24 Water Street
Dorion, Dr. Louis P. A.,	Druggist & Physician,	42 Lafayette Square
Dow, Moses H.,	Shoe Manufacturers Goods,	81 Washington Street
Downs Commercial School,	Business College,	191 Merrimack Street
Drewett, William,	Liquors,	36 Fleet Street
Drinkwater, James,	Real Estate,	191 Merrimack Street
Drolet, Philip,	Manager, Simpson Bros.,	85 Main Street, Brad. Dist.
Dudley, D. T. & Co.,	Slipper Trimmings,	66 Washington Street
Dudley, L. B. & Co.,	Little Folks' Shoes,	153 Essex Street
Duffee, William F.,	Contractor & Builder,	82 Locust Street
Duffy, Charles,	Machinist,	53 Wingate Street
Dugan, Timothy,	Lunch Room,	4 Granite Street
Dupre, Ferdinand,	Real Estate,	15 Emerson Street

Durgin, A. F.
 Durkee Counter Co.,
 Durkee, E. L. Leather Co.,
 Duston Dye House,
 Dutra Tobacco Co.,
 Eastman, Harry L.,
 Eaton, Willis F.,
 Edgerly, Elwin A.,
 Edgerly, John H.,
 Elliott, Perry E. & Co.,
 Ellis-Eddy Co.,
 Ellis, W. Eugene Co.,
 Ellis & Hussey,
 Ellis, Warren M.,
 Ellison, J. O., & Co.,
 Emerson, Charles & Sons,
 Emerson, E. A.,
 Emerson Street Bakery,
 Emery & Marshall Co.,
 Emmons Bros. Co.,
 Eno, L. J.,
 Enterprise Shoe Store,
 Essex Brewery,
 Essex National Bank,
 Essex Sign Co.,
 Essex Wood Heel Co.,
 Estabrook, Archibald M.,
 Evans, George H.,
 Factor, Max,
 Falvey & Foley,
 Faneuil Market Co., Inc.,
 Fantini, S.,
 Farnsworth, S. P.,
 Farrell, J. W. Emerson,
 Farrington, Helen G.,
 Feinberg, Meyer J.,
 Fellows Hardware Co.,
 Ferrin, Dr. W. W.,
 Fibre Leather Co.,
 Fielden, Robert S.,
 First National Bank,
 Fitts, E. A.,
 Fitzgerald, M. J.,
 Fitzgerald, P. J.,
 Fitzgerald, M. P.,
 Fitzgerald, J. H.,
 Flynn, Milton F.,
 Follansbee, Somerby C.,
 Forbes Bros.,
 Foss, H. L.,
 Fowler, M. J.,
 Fox, Charles K., Inc.,
 Fox, Daniel G.,
 Fox Bros.,
 Frankle & Tilton,
 Freeman, Frank,
 Fred's Poultry Place,
 Frost, Henry,
 Frost, O. C. & Co.,

Shoe Manufacturers,
 Shoe Counters,
 Counters, Soles, Etc.,
 Thomas M. Duston, Mgr.,
 A. P. Wadleigh, Mgr.,
 Grocer,
 Hav. Rose Conservatory,
 With E. H. Moulton,
 Druggist,
 Plumbers,
 Shoe Manufacturer,
 Mfgs. Boot & Shoe Findings,
 Cut Soles & Leather,
 Foreman, W. & V. O. Kimball Co.,
 Coal, Wood, Grain & Hay,
 China & Glass Ware,
 Milk,
 Nehemiah Jackson,
 Shoe Manufacturers,
 Hat Manufacturers,
 Jeweler,
 Retail Shoe Dealers,
 Geo. W. Smith, Mgr.,
 Charles A. Pingree, Pres.,
 Thomas H. Boland, Mgr.,
 Wood Heels,
 Wood Heels,
 Liquor Dealer,
 Ladies' Tailor & Furrier,
 Liquors,
 Hilay Berger,
 Baker,
 Retired,
 Undertaker,
 Manicuring-Hairdressing,
 Soles, Taps,
 Hardware,
 Physician,
 Fibre Leather,
 Salad Dressing Mfr.,
 Charles E. Dole, Pres.,
 Insurance Agent,
 Sup't of Moth Dep't.,
 Cut Soles & Leather,
 Groceries & Provisions,
 Flexible Innersoles,
 Real Estate Owner, Insurance,
 Leather Dealer,
 Building Movers,
 Box Mfr.,
 Optician & Optometrist,
 Shoe Manufacturers,
 Electrician,
 News Dealer,
 Insurance,
 Jewelry Store,
 Poultry & Pets,
 Sup't of Parks,
 Top Lifts,

54 Washington Street
 118 Phoenix Row
 40 Phoenix Row
 58 Fleet Street
 29 Washington Street
 Ayers Village
 North Main Street
 132 Essex Street
 363 Washington Street
 17 West Street
 12 Duncan Street
 139 Merrimack Street
 8 Wingate Street
 4 Walnut Street
 9 Merrimack Street, Brad. Dist.
 38 Main Street
 260 North Broadway
 32 Emerson Street
 Rear 2-20 Washington Street
 Railroad Avenue, Brad. Dist.
 67 Merrimack Street
 133 Merrimack Street
 Bradford District
 24 Merrimack Street
 Rear 104 Merrimack Street
 40 Wingate Street
 194 Essex Street
 6 Essex Street
 118 Merrimack Street
 5 Fleet Street
 45 Merrimack Street
 65 Beach Street
 95 Winter Street
 41 Main Street
 191 Merrimack Street
 33 Railroad Square
 31 Merrimack Street
 77 Emerson Street
 250 River Street
 31 Prospect Street, Brad. Dist.
 77 Washington Street
 103 Merrimack Street
 200 Kenoza Avenue
 28 Washington Street
 232 Winter Street
 45 Wingate Street
 139 Merrimack Street
 76 Washington Street
 29 Hale Street
 22 Phoenix Row
 171 Merrimack Street
 35 Duncan Street
 103 Washington Street
 200 Merrimack Street
 151 Merrimack Street
 183 Merrimack Street
 Water Street
 11 Bradford Avenue, Brad. Dist.
 118 Phoenix Row

Frothingham, E. G.,	Care of Real Estate,	3 Washington Square
Gage, Frank S.,	Shoe Manufacturer,	92 Essex Street
Gage, H. H.,	With J. H. Winchell & Co.,	17 Locust Street
Gale Shoe Manufacturing Co.,	Shoe Manufacturers,	24-34 Duncan Street
Galvin, James P.,	Shoe Manufacturer,	39 Wingate Street
Gammon, Arthur H.,	Druggist,	1 Washington Square
Garbelnick, Max,	Soles, Taps,	Rear 54 Wingate Street
Gardella Bros.,	Fruit,	6 Main Street
Gardella, Joseph & Son,	Insurance,	73 Merrimack Street
Gardella, Joseph W. & Co.,	Liquors,	88 River Street
Gardner, Ralph E.,	Lawyer,	3 Water Street
Gardner, S. Porter,	Pres. City Five Cent Savings Bank,	212 Mill Street
George, Albert B., Co.,	Specialty Chemists,	80 Phoenix Row
George, Dr. Arthur P.,	Physician,	143 Main Street
George, E. H.,	Contractor,	Groveland, Mass.
George, S. W.,	Writer,	45 Highland Avenue
George, T. H.,	Tailor,	32 Locust Street
Gerrish, Samuel J.,	Manager Liggett & Co.,	143 Merrimack Street
Gianowkos & Co.,	Groceries,	9 Duncan Street
Giles, Lewis H.,	Treas. Haverhill Trust Co.,	163 Merrimack Street
Gilman, B. B. & Co.,	Straw, Leather,	82 Wingate Street
Gitterman, Henry, & Co.,	Shoe Goods, A. A. Balch, Mgr.,	86 Wingate Street
Gleason, Chauncey,	Milk,	419 East Broadway
Glines Wood Heel Co.,	Wood Heels,	112 Phoenix Row
Globe Counter Co.,	Manufacturer of Soles,	40 Granite Street
Glover, C. F.,	Real Estate Dealer,	3 Orchard Street
Gofstein, Alexander,	Leather,	44 Granite Street
Goodrich, Hazen B. & Co.,	Shoe Manufacturers,	70 Washington Street
Goodsell, J. W.,	Meat & Provisions,	66 Essex Street
Goodwin, E. J., & Co.,	Shoe Manufacturers,	14 Walnut Street
Goodwin, J. W.,	Lawyer,	81 Merrimack Street
Goodwin & Cavan,	Lawyers,	91 Merrimack Street
Gordon, J. B.,	Chief of Fire Dept.,	115 Webster Street
Gordon, F. G. R.,	Writer,	278 Main Street
Gorman Shoe Co.,	Mrs. M. A. Feehan, Pres.,	96 Washington Street
Gosselin, Allen M.,	General Agent B. & M. R. R.	Hale Street
Gould & Balch,	Insurance Agents,	103 Merrimack Street
Grad Cloak & Suit Co.,	Ladies' Specialty Store,	117 Merrimack Street
Graham, Rev. Fr. John J.,	Pastor St. James' Church,	Cottage Street
Granite State Spring Water Co.,	Soda Water, Tonics,	Atkinson Depot, N. H.
Grant, W. T. Co.,	25 Cent Department Store,	152 Merrimack Street
Graves, Rufus E., General,	Hotels,	13 Columbia Park
Grechevsky, Louis,	Merchant Tailor,	18 Water Street
Greeley, A. W.,	Slipper Manufacturer,	49 Washington Street
Greenleaf, H. Earle,	Toplifts, Shanks & Soles,	Rear 196 Essex Street
Greenstein, M. & Co.,	Leather Remnants,	100 Washington Street
Grover, Charles H.,	Men's Clothing Store,	85 Merrimack Street
Grover, F. S. C.,	Counter Manufacturer,	60 Phoenix Row
Gulf Refining Co.,	Oil, Eric Halverson, Mgr.,	Mill Street, Brad. Dist.
Gulezian, George O.,	Fruit,	354 Washington Street
Gulezian, M. H.,	Variety Store,	219 Washington Street
Gulezian, S. H.,	Groceries & Real Estate,	2 Gulezian Place
Guptil, H. E.,	Shoe Manufacturer,	Winter Street
Hale, B. C.,	Druggist,	52 Winter Street
Hall, E. B. Shoe Co.,	Shoe Manufacturers,	348 River Street
Ham, Leslie C.,	Hardware,	23 Water Street
Hamel, C. A.,	Hamel Shoe Machinery Co.,	113 Essex Street
Hamlin, Frank S.,	Insurance Agent,	212 Merrimack Street
Hanna Co., The	Ladies' Specialty Store,	105 Merrimack Street

Hammond Machine Co.,	Machinery,	End Hale Street
Hanscom, F. W.,	Counters, Taps,	59 Wingate Street
Hanscom Hardware Co.,	Hardware,	30 Main Street
Hanscom, Willis H.,	Counter Manufacturer,	77 Washington Street
Harding, Albert G.,	Insurance,	12 Water Street
Harmon Bros.,	Pictures & Frames,	28 Main Street
Harrison, John M.,	Christian Scientist,	191 Merrimack Street
Harris, J. W.,	Pres. Hav. Co-operative Bank,	13 Sixth Avenue
Hartman, David,	Shoe Manufacturer,	37 Wingate Street
Haseltine & Colby Shoe Co.,	Shoe Manufacturers,	113 Essex Street
Haselton, C. W. Co.,	Leather Remnants,	196 Essex Street
Haseltine, E. A.,	Electrical Construction,	117 Winter Street
Haverhill Blacking Co.,	Blacking Mfrs.,	39 Wingate Street
Haverhill Box Board Co.,	Box Board Mfrs.,	Bradford District
Haverhill Building Trust,	Real Estate Owners,	99 Washington St. Boston, Mass.
Haverhill Business College,	W. P. McIntosh, Prin.,	72 Merrimack Street
Hav. Carpet Rem. & Uphol. Co.,	A. W. Wells, Prop.,	60 Fleet Street
Haverhill Cement Stone Co.,	Builders,	Bradford District
Haverhill Co-operative Bank,	James G. Page, Treas.,	9 Emerson Street
Haverhill Electric Co.,	Frank L. Ball, Mgr.,	121 Merrimack Street
Haverhill Gaslight Co.,	Frank M. Roberts, Mgr.,	28-30 Washington Square
Haverhill Gazette Co.,	Daily Newspaper,	179 Merrimack Street
Haverhill Grocery,	Angel Colocousis,	33-35 Locke Street
Haverhill House Heating Co.,	Plumbers,	97 Washington Street
Haverhill Last Works,	Branch United Last Co.,	50 Wingate Street
Haverhill Leather Remnant Co.,	Leather Remnants,	66 Phoenix Row
Haverhill Leather Scrap Co.,	Everett Mitchell,	5 Potter Street
Haverhill Mercantile Co.,	Collection Agents,	3 Washington Square
Haverhill Milling Co.,	Hay, Grain, etc.,	190 Essex Street
Haverhill Motor Mart,	Garage, F. H. Gallup, Mgr.,	Merrill's Court
Haverhill National Bank,	Henry H. Gilman, Pres.,	191 Merrimack Street
Haverhill Rubber Co.,	Rubber Goods,	13 Merrimack Street
Haverhill Savings Bank,	W. W. Spaulding, Pres.,	153 Merrimack Street
Haverhill Shoe Stock Co.,	Shoe Trimmings,	50 Wingate Street
Haverhill Sign Co.,	Arthur & William West,	11 Merrimack Street
Haverhill Tallow Co.,	Collection Station,	72 Hale Street
Haverhill Tire Shop,	J. H. Langevin,	119 Lafayette Square
Haverhill Transportation Co.,	S. R. Dobbie, Prop.,	33 Hale Street
Haverhill Trust Co.,	Louis H. Giles, Treas.,	163 Merrimack Street
Haverhill Wood Heel Co.,	Wood Heels,	Island Park, Bradford District
Hayden, S. H.,	Broker at Boston,	30 Westland Terrace
Hayes, C. H., Corp.,	Box Manufacturers,	36 Granite Street
Hayes, B. W., & Co.,	Real Estate & Railroad Tickets,	Railroad Square
Haynes, Albert S.,	Rep. N. E. Telephone Co.,	9 Fifth Avenue
Hazen Brown Co.,	Shoe Cement,	31 Wingate Street
Heath, A. P.,	Photographers' Supplies,	78 Merrimack Street
Hewett, R. E.,	Liquors,	164 Washington Street
Hilliard & Tabor,	Shoe Manufacturers,	Rear 262 Winter Street
High Street Market,	John Coppala, Mgr.,	91½ High Street
Hill, T. R.,	Top Lifts, Heels, Counters,	38 Wingate Street
Hillson & Gerber,	Leather Remnants,	50 Wingate Street
Hines, P., West End Market,	Groceries & Provisions,	246 Essex Street
Hobson, J. L.,	Vice-Pres. Merrimack Nat'l Bank,	8 Maple Avenue
Holbrook, Dr. Charles A.,	Physician,	50 Merrimack Street
Holder, William P.,	Barber,	7 Merrimack Street
Holmes Bakery,	L. M. Holmes, Prop.,	170 Salem Street, Brad. Dist.
Hood, Ralph D.,	Civil Eng. Mass. N. E. St. Ry.,	3 Hawthorne Street, Brad. Dist.
Hooker-Howe Costume Co.,	Theatrical Costumes,	30 Main Street, Brad. Dist.
Hooke, Fred V.,	Printer,	188 Merrimack Street

Hopkins & Ellis,	Shoe Manufacturers,	Rear 98 Washington Street
Horne, Charles H.,	Soles, Leather,	Essex Street
Hovey, L. R.,	Haverhill Record,	25 Locust Street
How, William E.,	Stationer,	27 Washington Square
Howard, John F.,	Mfr. of Condiments,	21 Kingsbury Avenue, Brad. Dist.
Howe, H. S.,	Real Estate,	8 Fernwood Avenue, Brad. Dist.
Howe & Fenlon,	Leather,	52 Washington Street
Howes, Enoch H.,	Insurance,	98 Webster Street
Hoyt, Charles M.,	Alderman,	218 Main Street, Brad. Dist.
Hoyt, Charles N., & Son,	Real Estate & Lumber,	723 Main Street
Hoyt, George H., & Son,	Paper Box Mfrs.,	250 River Street
Hoyt, George O.,	Real Estate,	20 Edwards Street
Hubbell, Dr. Adelbert M.,	Physician,	22 Merrimack Street
Hunkins, W. O., & Co.,	Slipper Manufacturers,	143 Essex Street
Hurd, F. E.,	Grocer,	97 Cedar Street
Hynes, E. F.,	Liquors,	57 Merrimack Street
Ideal Cloak Co.,	Cloaks, Suits,	17 Washington Street
Island Box Co.,	Wood Boxes,	Island Park, Bradford District
Jacobs, Arthur T.,	City Treasurer & Tax Collector,	City Hall
Jacques, J. H.,	Jeweler,	17 Essex Street
Jaques & Potter Power Plant,	Power,	67 Washington Street
Jennings & Marble,	Bradford Wet Wash,	Rear 196 Essex Street
Jones, Byron Howard,	Electrical Contractor,	146 Washington St., So. Groveland
Jonas, Joseph & Co.,	Leather Remnants,	16 Washington Street
Jones, Boyd B.,	Lawyer,	530 Exchange Bldg., Boston, Mass.
Jordan, Samuel A.,	With Fred W. Peabody,	7 Washington Square
Kaffin Bros.,	Stitching Room,	41 Washington Street
Kalnewitz, A. E.,	Restaurant,	43 Washington Street
Kaplovitch, Dr. Henry,	Physician,	50 Merrimack Street
Karelis Shoe Co.,	Shoe Manufacturers,	1 Beach Street
Karelitz, Morris,	Real Estate & Rug Manufacturer,	102 Pilling Street
Kaulbach, C. H.,	Florist,	28 Main Street
Kearney, Dr. J. J.,	Dentist,	91 Merrimack Street
Keaveny, Michael,	Grocer,	210 Primrose Street
Keeler, Harley G.,	Heel Manufacturer,	56 Essex Street
Keighley, Norman,	Jeweler,	1 Railroad Square
Keith, Irving L.,	Shoe Findings,	92-94 Washington Street
Kelleher, Michael J.,	Plasterer,	142 Main Street
Kelleher, P. J.,	Bakery,	154 Winter Street
Kelleher, Rev. Fr. John F.,	Pastor Sacred Hearts' Church,	6 Carleton Avenue, Brad. Dist.
Kelleher, T. J.,	Billiards & Pool,	29 Washington Square
Kelly Bros.,	Contractors & Builders,	30 Pleasant Street
Kelly, C. O.,	Insurance Agent,	103 Merrimack Street
Kelly, George J., Co.,	Heels, Paste & Leather,	48 Phoenix Row
Kelly, P. J.,	Upholsterer,	97 Main Street, Brad. Dist.
Kempton, E. J., Co.,	Men's Clothing,	97 Merrimack Street
Kennedy & Co.,	Butter Cheese & Eggs,	140 Merrimack Street
Kenney, D. J.,	Ladies' Specialty Store,	22 Merrimack Street
King Hat Store,	Gaston H. Roberts, Mgr.,	123 Merrimack Street
Kimball, George E.,	Real Estate & Insurance,	37 Merrimack Street
Kimball, Herbert W.,	Electrician,	13 Main Street
Kimball, Hall & Loomis,	Undertakers,	69 Main Street, Brad. Dist.
Kimball, Leonard H.,	Milk,	East Haverhill
Kimball, L., & Son,	Jewelers,	79 Merrimack Street
Kimball, W. & V. O.,	Shoe Manufacturers,	4 Walnut Street
King Toy Low,	Chinese Restaurant,	63 Merrimack Street
King, Dr. J. S.,	Dentist,	6 Emerson Street
Knights-Allen Co., Inc.,	Shoe Manufacturers,	141 Essex Street
Knipe Bros., Inc.,	Shoe Manufacturers,	Ward Hill

Knowles, L. L.,	Grocer,	30 Emerson Street
Kostas Shoe Trimming Co.,	Leather Remnants,	15-17 Railroad Square
Kritter, E. R.,	Antiques,	28-32 Main Street, Brad. Dist.
Lafayette Square Pharmacy,	Frank H. Simard,	37 Lafayette Square
Lagasse, Emil,	Grocer,	Cor. High & Central Streets
Lahey, Thos. H.,	Granite Contractor,	42 Kenoza Avenue
Laing, John L.,	Individual Family Laundry,	Kimball Street, Brad. Dist.
Lamond, Thomas,	Plumbing & Heating,	53 Kingsbury Avenue, Brad. Dist.
Lancy, John, Jr.,	Shoe Manufacturer,	153 Essex Street
Lane, J. C.,	Grocer,	122 Emerson Street
Larkin, Dr. Richard B.,	Dental Surgeon,	22 Merrimack Street
Lawton, Louis C.,	City Engineer,	City Hall
Lea, I.,	Shirt Manufacturer,	15 Main Street
Leach, Arthur E.,	City Auditor,	City Hall
Leary, John C.,	G. B. Leavitt Co., Shoe Mfrs.,	20 Duncan Street
Leavitt, George B.,	G. B. Leavitt Co., Shoe Mfrs.,	20 Duncan Street
Leavitt, Louis M.,	Builder & Contractor,	59 Pilling Street
Leavitt, F. E. & Co.,	Shoe Manufacturers,	153 Essex Street
LeBosquet, Moore Co.,	Shoe Manufacturers,	Rear 37 Washington Street
Lefebvre, George E.,	Horse Shoeing,	22 Walnut Street
Legare, Francois X.,	Horse Shoeing,	Hale Street
LeGro, Dr. L. B.,	Dentist & Physician,	50 Merrimack Street
Leighton, B. F., & Co.,	Wholesale Groceries,	Batchelder Street
Leighton, Harold D.,	Salesman,	18 Granite Street
Leighton, Harry W.,	Retail Shoe Dealer,	160 Merrimack Street
Leith, Frank, & Son.,	Florists,	648 Primrose Street
Lennox, Joseph L.,	Lennox-Nagle Leather Co.,	Berwick, Maine
Lennox & Briggs Co., Inc.,	Morocco Mfrs.,	24 Duncan Street
Leonard, Dr. John B.,	Dentist,	3 Washington Square
Leslie Dry Goods Co.,	Department Store,	28-40 Merrimack Street
Levis, S. J.,	Groceries & Provisions,	59-61 Franklin Street
Lewis, H. E.,	Shoe Manufacturer,	14 Walnut Street
Liberty-Durgin, Inc.,	Manufacturers Gov't Equipment,	21 Hale Street
Littlefield, Walter D., & Co.,	Job Printers,	112 Washington Street
Loose-Wiles Biscuit Co.,	C. J. Gardner, Manager,	30 Ferry Street, Brad. Dist.
Lougee, Edwin A.,	Shoe Repairing,	42 Emerson Street
Lynch, John A. Co.,	Shoe Manufacturers,	61 Wingate Street
Machling, Albert C.,	Barber,	9 Washington Street
McDougall, Dr. D.,	Physician & Surgeon,	131 Main Street
MacKinnon, Dr. F. A.,	Dentist,	103 Merrimack Street
MacManus, James J.,	Blacksmith,	20 Fleet Street
Mahoney, C. C.,	Liquors,	28 Locust Street
Majestic Theatre,	Theatre,	61 Washington Street
Malbon Shoe Co., Inc.,	Jacob Bloomfield,	27 Essex Street
Manhattan Market,	Groceries & Meats,	16 Emerson Street
Manning, E. A.,	Cigar Manufacturer,	59 Merrimack Street
Manning, J. A., Shoe Mfg. Co.,	Shoe Manufacturers,	145 Essex Street
Manikus, Socrates H.,	Groceries & Provisions,	40 Locke Street
Marin, J., & Co.,	Coal & Grain,	Rear 262 Winter Street
Marshall Bros.,	Contracting Masons,	1 Euclid Avenue, Brad. Dist.
Martin, George Willard,	Insurance,	115 Merrimack Street
Martin, Howard E.,	Electrical Supplies,	60 Fleet Street
Martin, O. A.,	Wood Heels,	145 Essex Street
Martin, O. L.,	Salesman,	Webster Street
Mason, Geo. F.,	Fitz Bros. Co.,	Auburn, Maine
Mass. Baking Co.,	George & Joseph St. Pierre,	8 Lafayette Square
Mass. N. E. Street Railway Co.,	Franklin Woodman, Gen. Mgr.,	50 Merrimack Street
Mazer, Hyman,	Tailor & Furrier,	26 Main Street, Brad. Dist.
McAree Bros.,	Plumbers,	89 Washington Street

McAree, Dr. Dominick J.,	Dentist,	37 Merrimack Street
McCann Furniture Co.,	Furniture,	61 Merrimack Street
McCarthy, M. H., & Co.,	Groceries,	63 Essex Street
McCarthy & Malcolm,	Shoe Manufacturers,	357 River Street
McCormick, Perry Shoe Co.,	Shoe Manufacturers,	260 River Street
McCuen, Dr. Charles N.,	Physician & Surgeon,	7 Main Street
McDonald, A. S.,	Stamp Business,	206 Merrimack Street
McDonald, William J.,	Lawyer,	103 Merrimack Street
McFee, Dr. W. D.,	Physician,	3 Washington Square
McGregor, Fred D.,	Retail Shoe Dealer,	18 Washington Square
McInnis, George A.,	Real Estate,	174 Merrimack Street
McKeen, Archie S.,	Photographer,	66 Merrimack Street
McKeen, Edwin E.,	Soles, Toplifts,	47 Wingate Street
McKeigue, William J.,	Express,	173 Salem Street, Brad. Dist.
McLaughlin, Dr. Arthur O.,	Physician,	120 Emerson Street
McLaughlin, Misses	Haverhill Laundry,	55 Main Street
McNamara, L. F.,	Shoe Manufacturer,	85 Essex Street
McNeill, James A.,	Blacksmith,	52 Fleet Street
Mears, Fred W., Heel Co.,	Wood Heels,	18 Granite Street
Melvin, A. A.,	Baker,	61 White Street
Mencis, A.,	Innersoles & Taps,	25 Railroad Square
Mencis, Benjamin,	Meats & Groceries,	30 How Street
Mercille, Dr. Joseph M.,	Dentist,	191 Merrimack Street
Merrimack National Bank,	Arthur P. Tenney, Cashier,	20 Washington Street
Merryman, Walter R.,	Photographer,	21 Kensington Avenue, Brad. Dist.
Middleton, Ernest,	Plumber,	161 Washington Street
Milhender, William,	Leather Remnants,	33 Railroad Square
Miller, E. C.,	F. M. Hodgdon Stitching Room,	14 Walnut Street
Miller & Busfield,	Restaurant,	53 Essex Street
Miller, Max,	Shoe Trimmings,	98 Phoenix Row
Mills, Roscoe S.,	Real Estate,	103 Merrimack Street
Mills & McClintock,	Plumbing & Heating,	22 Main Street
Misak & Moses Co.,	Fruit,	54 Emerson Street
Mitchell, Robert	Salesman, Haverhill Boxboard Co.,	49 Main Street, Brad. Dist.
Mitchell & Co.,	Department Store,	76-82 Merrimack Street
Mitchell, John H.,	Druggist,	194 Winter Street
Mitchell, Thomas W.,	With Mitchell & Co.,	78 Merrimack Street
Moberley, William R.,	Bootblack, Prof. Bill,	116 Washington Street
Mohican Co.,	Groceries & Meats,	149 Merrimack Street
Monfils & Murphy Machine Co.,	Machinists,	48 Wingate Street
Moore, R. Forrest,	With Wilson & Co.,	201 Essex Street
Moran, James E.,	Business Mgr. Haverhill Gazette,	179 Merrimack Street
Moriarty, Bartholomew J.,	Tailor,	21 Emerson Street
Morse, H. F.,	Pictures & Frames,	44 Emerson Street
Morse, C. O.,	Furniture,	40 Locust Street
Morse & Proctor,	Soles & Taps,	29 Granite Street
Morse, Silas L.,	Probation Officer,	7 Bartlett Street
Motor Car Supply Co.,	Hugo A. Ramberg, Mgr.,	23 Emerson Street
Mosher, Fred L.,	Electrical Contractor,	Essex Street
Moulton, E. H.,	Wholesale Beef & Provisions,	132 Essex Street
Moulton, John G.,	Librarian Public Library,	14 Mt. Vernon Street
Moxcey & Johnson,	Wall Paper & Painting,	32 Main Street
Murphy, E. H., & Co.,	Plumbers,	51 White Street
Murphy, John E.,	Undertaker,	16 Primrose Street
Murray Bros. Co.,	Wholesale Grocers,	Stevens Street
Murray, Horace W., & Co.,	Shoe Manufacturers,	208 River Street
Murray & Dugdale,	Plumbers,	29 Water Street
Mysel, Dr. Hymen A.,	Physician,	310 Washington Street
Nash, Dr. A. W.,	Dentist,	50 Merrimack Street

Nason, Alfred K.,	Automobiles, Trucks, Painting,	West Boxford, Mass.
Nason, A. L.,	Representative General Court,	65 Laurel Avenue, Brad. Dist.
Nason & Phillips,	Shoe Manufacturers,	260 River Street
Natho, Gustav,	Baker,	9 Curtis Avenue, Brad. Dist.
National Butter Co.,	Butter, Eggs, etc.,	90 Merrimack Street
National Innersole Co.,	Innersoles,	365 River Street
National Window Cleaning,	Cleaning,	33 Main Street
National Wood Heel Co.,	Bertha H. Emery, Prop.,	32 Locke Street
Nealley, George F.,	Insurance Agent,	66 Merrimack Street
Nelson Bros.	Groceries & Meats,	2 Water Street
Nelson, F. E., & Co.,	Department Store,	176 Merrimack Street
Newcomb, Charles R.,	Real Estate,	50 Merrimack Street
Newton, S. H.,	Grocer,	149 Elm Street, Brad. Dist.
Newburg Shoe Co., Inc.,	Shoe Manufacturers,	258 River street
New Eng. Tel. & Tel. Co.,	F. G. Bennett, Mgr.,	14 How Street
N. E. Wood Heel & Unit'd Lea. Co.,	Louis Gorevitz, Prop.,	365 River Street
New York Confectionery Co.,	John Kyriax, Mgr.,	144 Merrimack Street
Nichols, George (2nd)	Merrimack Ice Co.,	22 Washington Street
Nichols, George P.,	Candy & Ice Cream,	183 Merrimack Street
Nichols & Gilpin,	Leather,	28 Wingate Street
Nichols & Morse,	Men's Clothing,	56-62 Merrimack Street
Nickett & Vallicaro,	Furniture Dealers,	12 Pecker Street
Noble, Charles B.,	Shoe Crimping,	25 Washington Street
Noonan, Edward J.,	Plasterer,	13 Union Street
Norwood, Granville M.,	Insurance,	3 Washington Square
Nott, Edward E.,	Shoe Factory Foreman,	3 Vine Street
Noyes, George W.,	Treas. City Five Cent Sav. Bank,	48 Washington Street
Noyes, Horace N., Inc.,	Jewelry & Pianos,	71 Merrimack Street
Noyes Paper Co.,	Stationery,	64 Washington Street
Noyes, Ray N.,	Carpenter,	53 Howard Street
Noyes, Raymond	Treas. Haverhill Savings Bank,	153 Merrimack Street
O'Connell, George, & Co.,	Shoe Manufacturers,	98 Phoenix Row
Odiorne, John W.,	Groceries,	74 White Street
O'Leary, Michael,	Liquors,	12 How Street
Olenick, Sam,	Inner Soles,	365 River Street
O'Neill, Cornelius J.,	Insurance & Real Estate,	191 Merrimack Street
Oriental Restaurant,	Chinese Restaurant,	194 Merrimack Street
Ornsteen, M. T. Leather Co.,	Shoe Trimmings,	76 Phoenix Row
Orpheum Theatre,	Theatre,	7-9 Essex Street
O'Shea, John J.,	Stock Leather,	2 Phoenix Row
O'Toole, Dr. John L.,	Physician,	112 Main Street, Brad. Dist.
Owens, John, & Co.,	Wood & Paper Boxes,	348 River Street
Owen, E. C., & Son,	Plumbing & Heating,	53 Main Street, Brad. Dist.
P. & Q. Shop,	F. J. Santry, Mgr., Clothing Store,	109 Merrimack Street
Page, Benjamin I.,	Cashier Hav. National Bank,	191 Merrimack Street
Page, James G.,	Insurance,	9 Emerson Street
Painchaud, P. J. Alfred, & Son,	Liquors,	216-218 Essex Street
Palmer, Charles A.,	Photographer,	Saunders Hill
Palmer, George W.,	Agent,	47 Salem Street, Brad. Dist.
Parent, Arthur C.,	Meat & Groceries,	137 Lafayette Square
Parks, J. Edwards,	Lunch Carts,	7 Carleton Avenue, Brad. Dist.
Parshley, Arthur F.,	Shoe Contractor,	Rear 22 Washington Street
Patterson, James & Co.,	Fruit Dealer,	Essex & Granite Sts.
Payson, George W.,	Custom Shoes,	20 Emerson Street
Pazzanese, Joseph,	Custom Tailor,	79 Main Street, Brad. Dist.
Peabody, Fred W.,	Music Store,	Washington Square
Pearlmutter, Simon,	Dry Goods,	51 River Street
Peaslee, Edson E.,	Saw Mill,	150 North Avenue
Peel, David Wilson,	Optician & Optometrist,	26 Merrimack Street

Pentucket Shoe Store,	Shoe Dealers,	15 Washington Street
Pentucket Mills,	M. T. Stevens & Sons Co.,	J. A. Currier, Supt., Winter Street
Peoples House Furnishing Co.,	Furniture,	6-12 Merrimack Street
People's Coal Co.,	Coal,	142 Washington Street
Perkins, Dr. Harry B.,	Physician,	125 Main Street
Perkins, James A.,	Architect,	47 Merrimack Street
Perry, Austin H., Co.,	Shoe Manufacturers,	280 River Street
Pesprikos, James,	Fruit,	73 Essex Street
Peters, Cole, Magison & Barrett,	Lawyers,	191 Merrimack Street
Pethybridge, H. M.,	Sole Leather,	53 Washington Street
Pettigrew, Bright & Co.,	Brokers,	25 Washington Square
Pettengill, Ernest E.,	Jewelry & Cameras,	19 Merrimack Street
Philbrick, L. O.,	Manager Shoe Finding Store,	108 Washington Street
Pickard, B. T., Co.,	Ice Cream & Confectionery,	20 Winter Street
Pierce, Dr. F. B.,	Physician,	132 Main Street
Pingree, Ransom C.,	Lawyer,	191 Merrimack Street
Pitcher, Dr. H. F.,	Physician,	50 Merrimack Street
Pleasant St. Bowling Alleys,	John A. C. McKay, Mgr.,	8 Pleasant Street
Plumstead, H. T.,	Boot-Shoe Patterns,	110 Washington Street
Poore & Abbott,	Lawyers,	50 Merrimack Street
Poore, Charles Herbert,	Dairyman,	Box 3, Bradford District
Poor, Isaac,	Member Water Board,	40 Salem Street, Brad. Dist.
Popoff, Dr. Constantine,	Physician,	158 Main Street
Porell, Dr. William I.,	Dentist,	3 Washington Square
Porter, Charles B.,	Upholsterer,	46 Winter Street
Portors, Frank W.,	Blacksmith.	144 Lafayette Square
Powers, Gardner L.,	Salesman,	81 Washington Street
Prescott, E. C., & Co.,	Upper Leather,	35 Railroad Square
Primack, Bennie,	Groceries & Provisions,	27 Kenzoa Avenue
Priest, A. Franklin,	Clerk, Cent. Dist. Court, No. Essex	36 Main Street
Pure Food Bakery,	J. J. Thompson,	35 Locust Street
Puritan Lunch Co.,	Restaurant,	214 Merrimack Street
Quality Saw Co.,	Saw Mfrs.,	91 Hale Street
Quality Shoe Store,	Max Stolzberg, Prop.,	137 Merrimack Street
Quality Press, The	Chas. H. Potter, Mgr., Printers,	69 Merrimack Street
Quality Wood Heel Co.,	Walter J. O'Brien, Mgr.,	210 River Street
Quincy Market,	David Salovitch, Prop.,	38 Water Street
Railroad Square Smoke Shop,	Haverhill Taxicab Co.,	Rear 108 Merrimack Street
Rand, F. N.,	Real Estate & Insurance,	191 Merrimack Street
Rand, Howard B.,	Lawyer,	191 Merrimack Street
Ray Dollar Store,	Dry Goods,	85 Merrimack Street
Ray, Dr. John Z.,	Dentist,	88 Merrimack Street
Raymond, Fred O.,	Deputy Sheriff,	191 Merrimack Street
Rayisian, Harry,	Fruit Dealer,	2 Lafayette Square
Red Dragon Cigar Co.,	Fred W. Burrill, Mgr.,	4 Locust Street
Redman, C. E.,	News Dealer,	1 Water Street
Reed, Melvin H.,	Harness Maker,	29 Main Street
Regan's Auto Supply Shop,	Edward D. Regan,	Walnut Street
Renton Motor Car Co.,	Agents for Vim Trucks,	32 Elm Street
Rich, William R.,	Circulation Mgr. Haverhill Record	62 Lowell Avenue
Richard, Alfred,	Groceries, Meats,	222 Essex Street
Richey Drug Store,	Druggists,	124 Winter Street
Rickard Shoe Co., The	Shoe Manufacturers,	113 Essex Street
Riker-Jaynes Co.,	Druggists,	1 Merrimack Street
Riley, A. E.,	Wet Wash,	210 River Street
Rines, C. E.,	Bakery,	94½ Main Street
Roberts, Alexander, Jr.,	Junk Dealer,	43 Hale Street
Roberts, L. H.,	Automobiles,	3½ White Street
Roberts, W. W.,	City Clerk,	City Hall

Roche, James E.,	Groceries & Provisions,	42 Primrose Street
Root, William Henry,	W. A. & H. A. Root, Inc., Cont'rs.	1 Beacon Street, Boston, Mass.
Rosengard & Cook,	Shoes & Shoe Trimmings,	25 Railroad Square
Rosengard Furniture Co.,	Furniture,	208 Merrimack Street
Ross & Baker Wood Heel Co.,	Wood Heels,	63 Fleet Street
Royal Shoe Store,	Retail Shoes, H. L. Platz, Mgr.	189½ Merrimack Street
Rowe & Emerson Co.,	Men's Clothing,	68 Merrimack Street
Ruddock Shoe Co.,	Shoe Manufacturers,	143 Essex Street
Ruel, Dr. Joseph A.,	Physician,	14 Main Street
Russ, John W.,	Real Estate,	130 Broadway
Russ, F. H.,	Real Estate,	71 Emerson Street
Ryan, John J.,	Lawyer,	165 Merrimack Street
S. & S. Shoe Co.,	S. Shapiro, Mgr.,	365 River Street
Sadowitz, Morris,	Lawyer,	25 Washington Square
Saltz, David J.,	Real Estate,	94 Emerson Street
Sansoucie, George,	Meats & Groceries,	236 Essex Street
Sargent, Charles B.,	Contractor,	35 Auburn Street
Sample Saving System, Inc.,	Manufacturers Mounted Samples,	159 Essex Street
Savage, L. D.,	Sup't City Farm,	City Farm
Sawyer, Herbert R.,	Auto Supplies,	18 Fleet Street
Sawyer, J. B.,	Milk,	571 Salem Street, Brad. Dist.
Sayward, J. H.,	Hardware,	21 Washington Street
Schlafman, Moses H.,	News Dealer,	45 Washington Street
Schreiber, Dr. Eugene,	Physician,	15 How Street
Seale, Thomas H.,	Lunch Cart,	17 Chadwick Street, Brad. Dist.
Seavey, C. H.,	Bicycles & Phonographs,	35 Washington Street
Seavey, George E.,	Bicycles & Phonographs,	50 Emerson Street
Sederquist, D. N.,	Photographer,	154 Merrimack Street
Segal Finishing Co.,	Finishing Leather,	Vila Street
Senno, Emilo,	Liquors,	106 Washington Street
Servetnick, S.,	Shoe Trimmings, Innersoles, Taps,	33 Railroad Square
Shannon, E. F.,	Contractor & Builder,	80 Howard Street
Shannon, C. E.,	Fish Market,	14 Fleet Street
Shattuck, A. L.,	Confectionery,	39 Nichols Street
Shaw, Robert,	Liquors,	7 Washington Street
Sheridan Bros.,	Shoe Manufacturers,	95 Essex Street
Shevenell, John L.,	Counters,	151 Essex Street
Shevenell, Prosper,	Counters,	151 Essex Street
Shohet, Dr. David,	Dentist,	210 Merrimack Street
Short, J. M.,	Merchant Tailor,	174 Merrimack Street
Shugrue Market,	Meats & Groceries,	195 Elm Street, Brad. Dist.
Shute, Percy Harold,	Puritan Lunch,	Railroad Square
Silver Leaf Baking Co.,	Bread,	Kimball Street, Brad. Dist.
Silverman, Jacob,	Real Estate,	348 Washington Street
Simas Drug Co.,	T. E. Lynch, Mgr.,	Main St., cor of White Street
Simonds & Adams,	Department Store,	42-54 Merrimack Street
Simons, James,	Wall Paper-Paints-Painting,	173 Washington Street
Singer Sewing Machine Co.,	Machinery, Perley C. Blake, Mgr.,	153 Essex Street
Sinotte, Louis J.,	Druggist,	81 Essex Street
Slipper City Toplift Co.,	Ernest Dumas, Mgr.,	184 River Street
Slipper City Wood Heel Co.,	James S. Moore, Prop.,	12 Duncan Street
Slavitt, Max S.,	Real Estate,	89 Emerson Street
Slocumb & Greenlay Co.,	Shoe Supplies,	12 Walnut Street
Small, Harry F.,	Electrical Inspector,	City Hall
Smart, Harris A.,	Shoe Manufacturer,	69 Washington Street
Smith Bros. Printing Co.,	Printers,	104 Washington Street
Smith, Forrest V.,	Lawyer,	83 Merrimack Street
Smith, Fred A.,	Shoe Counter Manufacturer,	35 Granite Street
Smith, W. B. & I., & Co.,	Department Store,	94-98 Merrimack Street

Smith, W. C.,	Jeweler,	91 Merrimack Street
Smith, Fred R.,	Insurance,	191 Merrimack Street
Smith, H. W.,	Grocer,	420 Water Street
Smith & Norman,	Fish Dealers,	11 Court Street
Smith & Palmer,	Retail Meats, Etc.,	61 Locust Street
Snelling, H. S.,	Agent American Express Co.,	113 Washington Street
Snow White Family Laundry,	Laundry,	61½ White Street
Sonoma Stables,	S. D. Collins,	Locust Street
Spaulding, W. W.,	Pres. Haverhill Savings Bank,	54 Park Street
Splaine, R. A., Co.,	Liquors,	32 Fleet Street
Sproull, Dr. John,	Physician & Surgeon,	50 Merrimack Street
Stanford, James,	Laundry,	150 Winter Street
Stansfield, Bram,	Pentucket Laundry,	Bridge Street
Stansfield, Dr. Howarth,	Dentist,	70 Merrimack Street
Starensier, S.,	Leather Remnants,	21 Railroad Square
Stevens, Charles L. & Co.,	Cut Soles, Leather,	115 Essex Street
Stevens & Dow,	Druggists,	Locust & Winter Streets
Stickney, Albert E.,	Milk,	73 North Broadway
Stiles, Franklin P.,	Printer,	91 Washington Street
Stiles, George B.,	Plumbing & Heating,	Groveland, Mass.
Stockbridge Shoe Co.,	Slipper Manufacturers,	18 Granite Street
Stone, Dr. T. N.,	Physician,	27 White Street
Stover, J. M.,	Retired,	120 Broadway
St. Onge, Arthur R.,	Men's Clothing,	25 Essex Street
Strand Theatre,	Theatre,	135 Merrimack Street
Sullivan, E. E., & Co.,	Slipper Manufacturers,	16 Walnut Street
Sullivan, Edward F.,	Liquors,	71 Essex Street
Sullivan, Dr. F. A.,	Physician,	3 Washington Square
Sullivan, J. J.,	Plumber,	140 Winter Street
Summer Counter Co.,	Counters,	78 Wingate Street
Swartz Bros.,	Leather Dealers,	100 Phoenix Row
Swett, Fred F.,	Shoe Manufacturer,	34 Duncan Street
Swett, M. E.,	Toplifts & Leather,	32½ Locke Street
Swett, P. C.,	Real Estate Owner,	39 Summer Street
Tabor, John E.,	Milk,	547 Main Street
Tabor, M. E.,	Groceries & Provisions,	48 Winter Street
Tapin, W. Homer,	Plumber,	64 White Street
Tapley, I. W.,	Wood & Paper Boxes,	191 Merrimack Street
Taylor-Goodwin Co.,	Coal, Wood & Lumber,	Bradford District
Taylor, E. W. B.,	Real Estate,	46 Summer Street
Taylor, H. L., & Co.,	Coal,	201 Water Street
Taylor, William B.,	Clothes Cleaning & Shoe Shining,	12 Winter Street
Teichman, Albert F.,	Barber,	70 Washington Street
Temple, Charles L.,	Furniture,	155 Winter Street
Tessier & Bowdoin,	Shoe Contractors,	50 Phoenix Row
Tenney, M. G., Co.,	Shoe Trimmings,	59 Washington Street
Thom Hat Co.,	Hat Manufacturers,	270 River Street
Thompson, Avarid G.,	Carpenters,	45 Rutherford Avenue
Thompson, F. J., Inc.,	Shoe Manufacturers,	46-48 Essex Street
Thompson & Randall,	Retail Bakery,	61 Emerson Street
Thorndike Hotel,	Hotel,	2-12 Washington Street
Thurston, G. H.,	Groceries & Provisions,	2 Merrimack Street
Thurston, Ralph M.,	Meats & Provisions,	Main & Bridge Streets
Tilton, Sawyer & Cogswell,	Lawyers,	191 Merrimack Street
Tozier, N. C., & Co.,	Druggists,	138 Washington Street
Tracy, Edward M.,	Cigars, Pool,	40 Winter Street
Trask, Robert D.,	Lawyer,	3 Washington Square
Tremblay, M. J.,	Retail Groceries,	64 Lafayette Square
Triedman, L.,	Baker,	388 Washington Street

Tuck, William O.,
 Tucker, F. E., & Son.,
 Ty O La Products,
 Tyrie, W. G.,
 Union Clothing Co.,
 United Cigar Stores Co.,
 United Die Block Co.,
 United Shoe Machinery Co.,
 Varney Studio,
 Vaughn, Harry S.,
 Veasey, Arthur Hale,
 Veasey, A. D.,
 Villeneuve, I. M., & Co.,
 Villeneuve, Joseph,
 Vovulis Bros.,
 W. & M. Innersoles Co.,
 Wade, A. R., & Co.,
 Wade Printing Concern,
 Waldron, T. F.,
 Wales, A. L.,
 Walker, Clarence, & Co.,
 Walker, Alonzo B.,
 Walker, Arthur W.,
 Walker, C. L.,
 Ward Hill Garage,
 Wason, George M.,
 Watson, F. E.,
 Watnick, Louis,
 Webber Shoe Co.,
 Webster, George H.,
 Webster, Ira J., Co., Inc.,
 Webster, Willard P.,
 Weiners' Fur Store,
 Weinstein, Meyer,
 Welsh, Patrick T.,
 Welch Press, The
 Wells & Hale,
 Wentworth, E. C.,
 Wentworth-Swett Co.,
 West, T. H.,
 West, W. H.,
 W. H. & Webster Jones Co.,
 White, Charles D.,
 White & Durgin,
 Whittier, Henry, & Son.,
 Whittier, Henry B.,
 Whittemore, I. B.,
 Wiggin, Fred L.,
 Wildes, C. M.,
 Wilson, F. C., Co.,
 Wilson, James W.,
 Winchell, J. H., & Co., Inc.,
 Winchester, H. W. Co.,
 Wineburg, Charles,
 Wingate Shoe Corporation,
 Winn & Mitchell,
 Winn & Bailey,
 Winter, Ernest H.,
 Witham, A. C.,

Art Goods, Stationer,
 Furniture,
 Metal Stamping,
 Plumber,
 Clothiers,
 Cigars,
 Die Blocks & Wood Heels,
 Machinery, A. E. Smith, Mgr.,
 John C. Varney,
 Upholstering,
 Woolen Manufacturer,
 Groveland Woolen Mills,
 Groceries,
 Groceries & Provisions,
 Tailors,
 Innersoles,
 Wood Heels,
 Printers,
 Fibre Counters,
 Contractor,
 Soles, Counters, etc.,
 With C. K. Fox Co.,
 Shoe Contractor,
 Meats & Groceries,
 M. A. Jaffarian,
 Wood Heels,
 Real Estate & Insurance,
 Innersoles,
 Howard L. Webber,
 Soles & Counter Mfr.,
 Shoe Manufacturer,
 Gold & Silver Leaf Stamping,
 Furs,
 The Quality Shop, Ladies' Spec. Store,
 Lunch Cart,
 Printers,
 Lawyers,
 Gen. Mgr. C. H. Hayes Corp.,
 Shoe Manufacturers,
 Cider Manufacturer,
 Shoe Contractor,
 Storage Batteries,
 Architect,
 Garage,
 Grocers,
 Grocer,
 Produce,
 Caterer, Ice Cream,
 Wood Heels,
 Groceries,
 Roofer,
 Shoe Manufacturers,
 Toplifts,
 Innersoles,
 Shoe Manufacturers,
 Lawyers,
 Auto Repairing,
 Painter,
 Wood Heels,

67 Merrimack Street
 168 Merrimack Street
 63 Fleet Street
 28 How Street
 184 Merrimack Street
 1 Main Street
 20 Locke Street
 145 Essex Street
 69 Merrimack Street
 64 Fleet Street
 4 Windsor Street
 4 Windsor Avenue
 26 Lafayette Square
 295 River Street
 57 White Street
 Vila Street
 86 Washington Street
 31 Washington Street
 54 Wingate Street
 16 King Street, Groveland
 8 Phoenix Row
 44 Highland Avenue
 153 Essex Street
 181 Washington Street
 Ward Hill
 112 Phoenix Row
 73 Merrimack Street
 7 Potter Place
 113 Essex Street
 153 Essex Street
 Vila Street
 104 Washington Street
 134 Merrimack Street
 102 Merrimack Street
 9 Grant Street
 Rear 108 Merrimack Street
 50 Merrimack Street
 36 Granite Street
 23 Locust Street
 85 Millvale Road
 12 Phoenix Row
 Auburn Street
 125 Merrimack Street
 81 Main Street, Brad. Dist.
 69 Water Street
 277 Groveland Street
 189 Essex Street
 6 Pleasant Street
 64 Wingate Street
 53 Merrimack Street
 30 Pleasant Street
 17 Locust Street
 62 Washington Street
 40-44 Granite Street
 23 Locust Street
 115 Merrimack Street
 Central Street, Brad. Dist.
 Rear 59 Main Street
 55 Wingate Street

Witham, B. N.,
 Witham, Carleton C.,
 Witherell & Dobbins,
 Wood, Fred A.,
 Wood, Roswell L.,
 Wood, W. H., Sons,
 Wood-Dunnells Co.,
 Woodbury, Chester T.,
 Woodbury & McLeod,
 Woodcock & Shute,
 Woolworth, F. W., & Co.,
 Worcester, H. D., & Co.,
 Wright, Robert L.,
 Wyer, B. F., & Co.,
 Young, Frank E.,
 Young, Lewis J.,
 Young, M. P.,
 Young, Charles F.,

Wood Heels,
 Contractor & Builder,
 Shoe Manufacturer,
 Shoe Repairing,
 Alderman,
 Ice & Furniture Moving, Real Est., 60 Coffin Ave., & 3 Washington Sq.
 Soda & Mineral Waters.
 Attorney-at-Law,
 Jewelers,
 Restaurant,
 Department Store,
 Toplifts,
 Treas. Haverhill Gazette,
 Druggists,
 Soles, Taps,
 Willett's Restaurant,
 Ice Cream & Confectionery,
 Auto Repairing & Painting,

70 Phoenix Row
 Merrimac, Mass.
 145 Essex Street
 39 Water Street
 14 Stage Street
 71 Locust Street
 191 Merrimack Street
 47 Merrimack Street
 8 Essex Street
 74 Merrimack Street
 18 Granite Street
 179 Merrimack Street
 49 Main Street, Brad. Dist.
 62 Fleet Street
 12 Main Street
 7 White Street
 496 Main Street

BRADFORD ACADEMY



BRADFORD ACADEMY, PREPARATORY SCHOOL FOR YOUNG LADIES

There is no institution in which Haverhill takes more pride, or which has reflected more credit upon the city, than the Bradford Academy. It is the oldest institution in New England for the higher education of women, and was established in 1803 by parishoners of the Congregational church of Bradford, and until 1836 was co-educational. In its beginning it was a local institution and intended to satisfy the demand of the little town of Bradford. Its unusual advantages early drew students from all over New England and for many decades the patronage has been national. More than 7000 students have attended the school, and throughout its history it has been fortunate in having on its Board of Trustees

men and women of unusual capacity and devotion to the interests of Bradford. Miss Laura A. Knott, A. M., is now principal of the Academy. The members of the Board of Trustees are:

Rev. Raymond Calkins, D. D., President; Herbert W. Mason, A. B., Secretary; Lewis Kennedy Morse, A. B., Treasurer; Cornelia Warren, Rev. Charles W. Huntington, D. D., Doane Cogswell, A. M., Herbert J. Brown, A. B., George Herbert Palmer, LL. D., John Wells Morss, A. M., Mary Barstow Ward, James S. Allen, A. B., Kate Anderson Ellsworth, B. S., Florence M. Cushing, A. B., Caroline Louise Humphrey, A. B., Laura A. Knott, A. M. (ex-officio.)

WHAT THE BAY STATE STREET RAILWAY MEANS TO HAVERHILL

We all realize that Haverhill could not be the fine city it is if it were not for its street railway system. Haverhill is thus not only a city of manufacturing plants, but a city of homes. Instead of being compelled to live in the congested quarters people are enabled to live in the outskirts where there are fresh air and sunshine and where they can cultivate their own gardens and live as men and women and children should live everywhere.

Many changes have taken place in the street railway business since the Haverhill and Groveland Horse Railway built its first line from the Haverhill depot to Mill Street in 1877, a distance of one and one-half miles. This line was later extended to Groveland, a distance of three miles, with an equipment of four cars and eight horses, carrying daily about four hundred passengers. The capital stock was only \$24,000. In those days the cars cost an average of about \$600. Now the cost of a car is \$8000. Then straw was spread on the floor of the car to keep the feet of the passengers warm. Now a most expensive electrical equipment performs that duty.

In 1890 the company boasted of fourteen miles of track with an equipment of 38 cars and 85 horses, with a capital stock of \$144,000.

Then came the greatest change of all. A franchise was issued in 1892 to operate cars with electricity as a motive power. This was the commencement of the development which resulted in the present 65 miles of track, comprising the Haverhill division.

Local interests were bought out in 1893 by the Lowell, Lawrence and Haverhill Street Railway Company; and in that year the tracks were extended from Chick's factory to Lawrence, where connections could be made through to Lowell, which afforded a beautiful ride along the banks of the Merrimack River.

Not wishing that their neighbors to the west should have all the good things, the people who lived east of Haverhill demanded street railway service, so in 1895 the construction of the Haverhill, Georgetown & Danvers Street Railway was begun. This was extended in 1900 through to Newburyport and Ipswich via Dummer Academy.

Through service from Haverhill to Newburyport was given in 1898, when the Groveland line was ex-

tended through West Newbury to Newburyport Plains, connecting with the Citizens' Street Railway Company. This line gave connections to other lines running to the beaches along the coast.

In 1902 the Haverhill & Andover line was built from Ward Hill to Andover Square, making possible through connections between Haverhill and Salem, Lynn and Boston.

Three years later, in 1905, all the lines which comprised the Haverhill division were consolidated under the name of the Boston and Northern Street Railway Company, which, in 1911 was consolidated with the Old Colony Street Railway Company under the name of the Bay State Street Railway Company.

The company maintains a beautiful natural grove, The Pines, in Groveland, where there are many park facilities together with an outdoor theatre where there are performances daily during the summer season.

At the present time the company operates in the City of Haverhill 26.16 miles of tracks, with an equipment of 41 open cars and 55 box cars. Also 16 snow plows which includes a large rotary plow, used to clear the tracks of ice and snow. The average number of passengers hauled daily is about 17,000.

The local offices of this company are situated in the same building as those of the original company in 1877.

Of course, the history of a company is interesting but its ideals are even more interesting. Of special importance to the citizens of Haverhill and vicinity are the ideals of the management of the Bay State Street Railway Company. The only right this company asks is the right to be useful in the most efficient way. It realizes the scientific truth of the statement "He profits most who serves best."

The Bay State Street Railway Company, therefore, desires to give such service to the people of Haverhill that they will be enabled to build a city that is even greater than the Haverhill that exists today. In building such a city transportation is one of the greatest essentials.

To furnish satisfactory transportation at a reasonable cost and to win and hold the friendship and co-operation of the citizen is the ideal of the present management of the Bay State Street Railway Company.

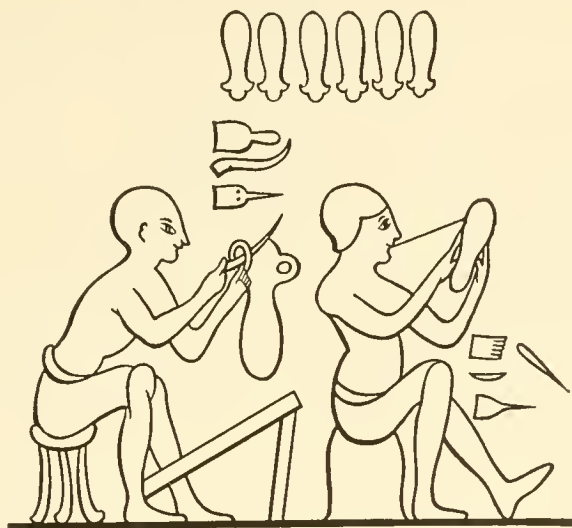
THE PICTURESQUE PAST AND THE PRACTICAL PRESENT IN SHOEMAKING

NO industry shows, as vividly as does the shoe industry, the contrast of a picturesque past and a practical present. In no industry has there been so complete a change from a handcraft to a finely organized and co-ordinated industry where to all intents and purposes every operation is performed by machinery.

The change was long in coming, but it came with a rush and was completed in not much more than half a century. In 1850 the machines used in the manufacture of shoes were few in number, rudimental in design and crude in output. Today there are

In the hurry of things today, in the rush for results, past methods and their picturesqueness are seldom thought of. Dead and gone as they may be, they served the centuries well, and deserve respectful recollection. And it is interesting and illuminating occasionally to "think on these things" from historical and comparative points of view. And the student is at once amazed at the similarity of methods employed by shoemakers from the time of the Pharaohs almost to our own day.

The earliest known representation of a shoemaker at work is a painting discovered on the walls of



A PAINTING ON THE WALLS OF THEBES

hundreds of machines, essential and auxiliary, used in making the many kinds of footwear. There are one hundred and forty distinct operations in the making of a Goodyear welt shoe, for instance, the greater number of which are performed by machinery.

What a contrast, the present-day machine-made product, and the boots and shoes of our forefathers laboriously and patiently fashioned by one pair—or at best two or three pairs—of hands, with tools and aids that had changed but little throughout the centuries. Industrial history presents no sharper contrast, nor completer.

ancient Thebes which has withstood the wear of time since the fifteenth century before the beginning of the Christian era. These Egyptian sandal makers are seated on low stools, and their primitive implements are strongly suggestive of those in use throughout the many centuries intervening before machinery so completely supplanted the handcraftsman.

An equally picturesque record comes from Greece. An ancient vase picture shows a shoemaker at his work in Athens between the years 600 and 400 B. C. The similarity of the methods of the ancient Athen-

ian to those of modern times is very noticeable, and taken as a whole the scene suggests in many details the shop of the New England cobbler. This shoemaker of Athens is seated on a low stool before his work-table or bench. With his left hand he is holding a piece of leather stretched over a block or board of hard wood, and with his right he is cutting the leather with a curved knife which resembles the familiar meat-chopper of the present day. On the wall hang another knife, some finished shoes, a hammer, and strips of leather.

Another interesting vase picture presents a maid of Athens being measured for a pair of sandals or shoes about 500 B. C. She is standing on a table, so that a bearded workman, who is sitting in front of it, can mark the outline of her foot on the leather on which she is standing. In his right hand he holds his crescent, a knife with a curved blade which also

mender of shoes, was guide, philosopher and friend to his neighbors, and a conscientious craftsman. His little shop was the local forum, from "the good old Colony times" until but a few decades ago. Here he sat on his leather-covered bench, a patient, picturesque, village institution, with few tools and no machinery, and cut and hammered and stitched hour after hour until the boot or shoe was completed.

Compared with the many and intricate machines now used universally in the manufacture of footwear, the equipment to which the cobbler was restricted seems almost impossibly primitive. Yet he lived and thrived and served his day and generation well. The awl, lapstone and hammer come first to mind, and the long low bench fringed with tools, with the leather-bottomed seat at the left end.

Important among his implements and supplies were: knives, skivers, awls and hammers; lapstone,



A SHOEMAKER OF ANCIENT ATHENS

resembles the familiar meat-chopper. An apprentice is holding a piece of leather bent together, probably destined to be used for the upper part of the shoes. Tools, lasts, strips of leather, etc., hang on the wall. Thus were ladies' shoes made in Ancient Athens!

These early methods of course were varied and improved as time went on, but still the making of footwear for the divers peoples of the earth continued to be a handicraft requiring laborious effort, painstaking care, and much time for the production of each pair of sandals, slippers, shoes, high boots,—whatever the requirements of country or century called for—almost to the present time. And our own eager craftsmen to fashion footwear, and for years at his bench was one of the picturesque figures in our history. He is entitled to a moment's sympathetic consideration here.

The village cobbler, the olden-time maker and

shoulder stick, straps and lasts; shoe thread, wooden pegs, bristles, wax, heelball, blacking pot; head block, moulding block and mallet, skiving board, shop tub, with the old-time air-tight stove as the central figure in the little room.

Thus equipped and surrounded, with an apprentice or two at near-by benches, the village cobbler made custom boots and shoes with infinite patience and skill. He loved his work. Had you lived during the years of his supremacy, he would have drawn the outline of your foot on paper with chalk or charcoal, taken careful measurements over the instep and elsewhere, and made your footwear entirely by laborious and time-taking hand work.

So much, then, in the way of brief glimpses into the picturesque past of the art of shoemaking, the far-sung "gentle art of Saint Crispin." It was indeed picturesque, it changed little through many cen-

turies, and was sufficient unto itself. But it has become a very dead past, and in a very few years, comparatively.

It was not until about the middle of the nineteenth century that the beginning of a peaceful revolution in the manner of shoemaking dawned, a revolution by which machinery supplanted one of the famous handicrafts of history. It is doubtful if so complete and far-reaching a change has taken place elsewhere in the realm of industry. Since then the era of machinery, speed, system, and service has triumphed, made necessary to save time, labor, and expense, and to meet the enormous increase in the demand of the wide, wide world for footwear.

The efficiency of modern shoemaking in this country which has enabled the manufacturers to meet

all the people, and not only to the people of this country, but to all the nations of the earth.

The story of the inventors who primarily made all this possible is old, and yet ever new, and a brief summary here, even if in the nature of a repetition and familiar to many citizens of Haverhill, is not amiss.

The beginning of effective shoe machinery dates with the invention of the sewing machine in 1846 by Elias Howe, a native of Spencer, Massachusetts. About the year 1852 John Brooks Nichols, a Lynn shoemaker, adapted the Howe sewing machine to sew the uppers of shoes. Using Howe's revolutionary invention as a basis, in 1858 Lyman R. Blake, a native of Abington, Massachusetts, invented a machine which sewed the soles of shoes to the uppers. This



A MASSACHUSETTS SHOE SHOP OF 1860

the demands upon them,—unprecedented in extent in recent months—has been due to a great degree to the fact that machinery has been perfected for practically every shoemaking process. Today a machine performs each of the early processes with great accuracy, rapidity and economy, and many new processes.

The startling growth of the shoe industry in the United States, and especially the success and prosperity of the small shoe manufacturer, has been made possible very largely through the machinery which has been available in recent years. This standardization of shoe machinery has lowered the cost of manufacture, simplified the problems and facilitated the business of every manufacturer and retailer and helped to bring the best shoes within the reach of

invention was financed and improved and made a commercial success in 1862 by Gordon McKay, a native of Pittsfield, Massachusetts.

Auguste Destouy of New York in 1862 invented a machine with a curved needle to sew turn shoes which was improved by Daniel Mills in 1869 and later still further perfected by Charles Goodyear, who in 1871 and 1875 obtained patents for machines which were the beginning of the famous Goodyear welt system of manufacturing shoes.

As machine after machine appeared, however, shoe workers held to the belief that it would always be impossible to last shoes by machinery, but even this problem was solved in due time. Jan Ernest Matzeliger, living in Lynn, Massachusetts, invented

a hand method lasting machine in 1883, and the principle of his machine has remained during all subsequent improvements.

Many other inventors participated in the development of shoe machinery during the last half of the last century and are entitled to their share of credit. Those here mentioned, however, show the important part which inventive genius played in developing an industry which today is one of the industrial marvels of the country, an industry which has proved itself in the last three years able to respond to a world-wide cry for help.

To meet present-day demands, the up-to-date shoe factory is planned for practical results, is equipped for these results, and they are forthcoming. Picturesqueness is not thought of or desired. Stand-

the manufacture of all kinds and grades of boots and shoes. So systematized and standardized has the industry become in recent years that over one million pairs of shoes are turned out in American factories each working day. And it was but yesterday that the patient cobbler spent days in fashioning a pair of high boots for the village squire.

Of the many machines used in this practical era, mention may be made of three, by way of illustration. They are among the most important and most intricate, and emphasize the triumph of mechanical skill over the hand processes of former days. The Rex pulling-over machine, which pulls the upper of a shoe over the last, has been called the machine with human fingers, and deserves first place. Many years of effort have been devoted to its perfection



A FLOOR IN A MODERN SHOE FACTORY

ardization of machines, co-ordinated departments, and factory buildings so constructed and arranged that operations and processes follow without appreciable loss of time or interruption of labor, these are among the leading changes in recent years. Each floor is clean, well lighted, scientifically arranged, and run to schedule. Sentiment is wholly lacking, system and precision everywhere prevail.

The necessary machines and processes in the modern shoe factory vary, of course, with the class or type of shoe. And it will surprise even some of those who live in such a big shoe city as Haverhill to learn that at the Beverly factories of the United Shoe Machinery Company there are made more than five hundred and fifty different machines for use in

at an expense of approximately one million dollars. The Goodyear welter, which attaches the inner sole to the upper and to the welt, and the Goodyear stitcher, which attaches the outer sole to the welt, stand high in the shoe machinery list, for to them are largely due those qualities to be found in a Goodyear welt shoe which make a shoe most durable, comfortable and attractive.

This brief review of the march of industrial progress from the hand-made to the machine-made shoe, from the cobbler's bench to the modern factory, from a picturesque past to an intensely practical present, should be full of interest to the people of Haverhill, the city which leads the country in the number of shoe factories.

THE HAVERHILL ELECTRIC COMPANY

The Haverhill Electric Co., one of the city's most important industrial concerns, furnishes electric light, heat and power, in Haverhill, and many adjoining towns. Since its establishment in 1888, the company has pursued a progressive policy and has given such satisfactory service that during the agitation for municipal ownership of public service corporations in Haverhill, several years ago, the pro-

	1904	1917
Number of Customers,	480	5009
H. P. Capacity of Plant,	2,770	11,950
Miles of street occupied by wire, ..	39.4	91.6
Miles of underground system,	none	5.19
Annual Taxes,	\$3,473.94	\$32,071.79

During this same period the maximum lighting rate has been reduced from 20c to 11c per kilowatt



OFFICE BUILDING OF THE HAVERHILL ELECTRIC COMPANY

position to take over the plant was put before the people and rejected by an overwhelming vote.

In October, 1904, Charles H. Tenney and his associates assumed the management of the Haverhill Electric Company. At that time the service was far below the present high standard, customers were few, and rates were high. The following table indicates what has been accomplished in ten years:

hour, a reduction of 45 per cent., while the service has been extended and improved until today it stands second to none.

By its low rates for electricity for light and power, the company has assisted, in a constructive manner, the growth and progress of the city. Co-operating with the Haverhill Advertising Club in 1912,

Continued on Page 82

MASS. NORTHEASTERN STREET RAILWAY COMPANY

The Massachusetts Northeastern Street Railway Company operates, in all, 128.31 miles of single track, 82.44 being within Massachusetts and 45.87 within New Hampshire. The system extends along the northern boundary of Massachusetts and the southern boundary of New Hampshire, from Lowell on the west to Newburyport on the east, crossing the state line at nine different points and paralleling in a general way the course of the Merrimack River. In Massachusetts the company operates in the cities of Haverhill, Lawrence and Newburyport, and in the towns of Amesbury, Dracut, Merrimac, Methuen, Newbury and Salisbury, its cars being

carried into Lowell from a connecting point at the Lowell-Dracut line. In New Hampshire the city of Nashua and the towns of Hudson, Pelham, Salem, Plaistow, Newton and Seabrook are served.

The company operates a recreation park known as Canobie Lake Park in the town of Salem, N. H., and its lines extend to Hampton and Salisbury beaches and Plum Island, affording a shore ride of approximately 14 miles.

Special provisions are made for parties desiring to travel by chartered cars. Rates for this class of service may be obtained at any office of the company.

General Office, 50 Merrimack St., Haverhill, Mass.

F. W. MEARS HEEL CO.

The F. W. Mears Heel Co., manufacturers of wooden heels of every description, was established in 1907, and is now engaged in business at 18 Granite Street. The firm is one of the most important engaged in this business and occupies 20,000 square



FRED W. MEARS.

feet of floor space, and employs 135 men and women. The capacity of the Haverhill factory is 1000 dozen pairs daily. To meet the increasing demand for the company's product, a branch factory, known as the Maple Heel Co., with a capacity of 700 dozen pairs daily, has been established in Newburyport.

Fred Warren Mears, founder and present head of the concern, was born in Essex, Massachusetts, in 1880. He became a resident of Haverhill when he was 18 years of age and has since resided here. He is married and has four children.

Haverhill is the trading centre of a population of over eighty-five thousand people, and the terminus of eight trolley lines.

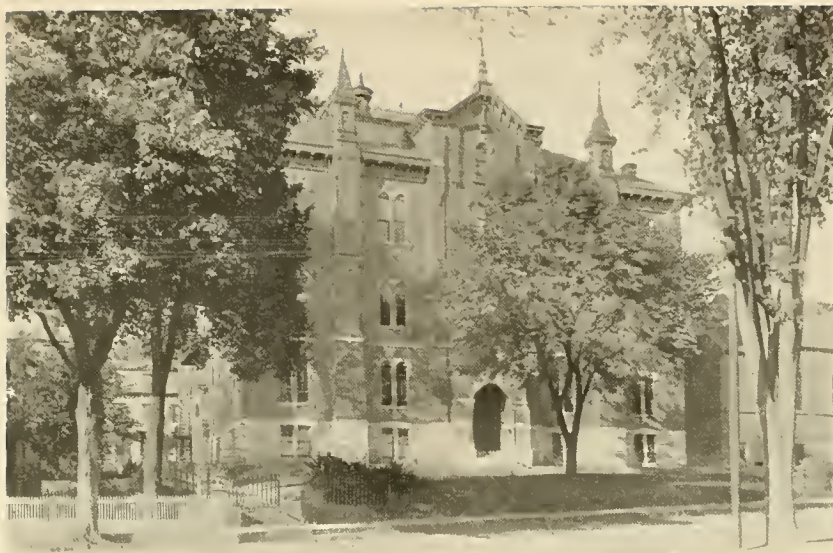
Haverhill has an area of thirty-two square miles, on both sides of the Merrimack River.

THE HAVERHILL ELECTRIC CO.

Continued from Page 81

the company planned and arranged the system of decorative street lighting with which the principal streets of Haverhill are now adorned. The office is located in the company's building, situated at the corner of How street, at 131 Merrimack street, one of the finest business structures in the city, which was opened in 1916. The plant is located at 161 Water street, and is both extensive and modern. The executives office is at 201 Devonshire street, Boston.

The company's policy of expansion has resulted in extending its trade territory beyond the city limits to Groveland and Georgetown, and to the New Hampshire towns of Plaistow and Salem. The officers of the company are: Charles H. Tenney, president; H. T. Sands, first vice-president; F. L. Ball, manager; George W. Hurn, acting manager; E. A. Bradley, treasurer; H. A. Gidney, assistant treasurer and auditor; H. P. Wood, clerk; Charles H. Tenney, Howard T. Sands, H. P. Wood, Samuel A. York, H. C. Warren, Edward M. Bradley, B. E. Hilme, Benjamin Howe and F. S. Smith, directors.



The Central Ninth School, formerly the High School, Crescent Place, opposite City Hall Park.



The Haverhill Fire Department is now completely motorized and is as up-to-date and efficient as any in the country. This picture shows only a part of the apparatus. (City Hall and First Methodist Episcopal Church in the background.)

WITHERELL & DOBBINS CO.



EDWARD A. WITHERELL.

Established October 1, 1907, Witherell & Dobbins Co., a corporation, has become one of the leading firms engaged in shoe manufacturing in Haverhill. The business was started by George W. Dobbins and E. A. Witherell, and in the first year of manufacturing the total business was valued at \$35,000. Each succeeding year the volume of business has grown steadily, and in the year ending July 1, 1916, the volume of business reached the tremendous total of \$1,200,000. The trade territory of this enterprising firm is the entire United States. The firm is located at 145 Essex street, in the Burgess cement building, and occupies the fourth, fifth and sixth floors. The business of the firm is the manufacture of welts and turns in low and high cut novelties. The firm was incorporated July 1, 1912,

and the present officers are: E. A. Witherell, President; George W. Dobbins, Treasurer; Phil English, Jr., Vice-President; Morton C. Witherell, Clerk; Napoleon Theriault, director.

Edward A. Witherell, who resides at 80 Hamilton avenue, was born in Fremont, N. H., July 27, 1859, and received a high school education. He is married and has a son, Morton C., who is a member of the corporation. He is a member of the Pentucket club.

George W. Dobbins, was born in Newton, N. J., August 10, 1862, and received a common school education interspersed with hard labor on the farm. He is a member of the Pentucket club and the Portland Street Baptist church. He is married and has one son, Stanwood F. He resides at 38 Columbia park.



GEORGE W. DOBBINS.

BUSINESS DEMOCRACY.

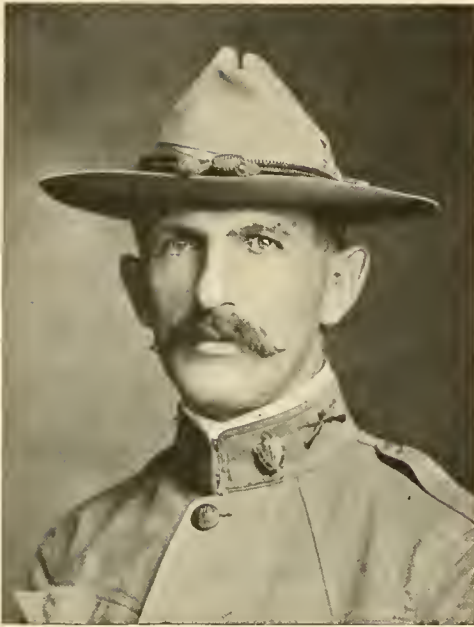
"Democracy," says the Special News Service of the Texas Commercial Secretaries and Business Men's Association, "is the slogan of the Young Men's Business League of Austin, Texas. It is proposed to make every man in Austin, no matter what his occupation, feel that he must contribute his personal effort toward achieving the upbuilding and development of the city."

The policy of development of Austin is a pretty good one, and that is why the Haverhill Chamber of

Commerce has maintained the policy of no initiation fee and low dues, so that it is an organization to which every man in Haverhill, wage-earner, salaried man, business man and banker may belong. Unfortunately, there are several who do not yet belong, but they have the opportunity without any large financial burden.

Haverhill is located on the Western Division of the Boston and Maine Railroad, thirty-three miles from Boston, with sixty trains daily.

H. B. CAMPBELL COMPANY



MAJOR HARRY B. CAMPBELL.

The H. B. Campbell Co. deals in wholesale produce and coal. Major Harry B. Campbell, is president and treasurer of the firm and Marshall G. Nichols is assistant treasurer and manager. The trade territory includes Haverhill and the surrounding towns, and the plant is located at 203 Essex street.

Major Campbell, president of the firm, was born in Dexter, Me., Nov. 19, 1870. He was educated in the Dexter High school and Comer's Commercial college, Boston. On April 1, 1902, he bought the business of Charles F. Meader and conducted it himself until April 1, 1916, when it was incorporated. He is a member of Saggaheew lodge, A. F. & A. M., Haverhill lodge of Elks, Agawam club and Rotary club. He is married. He is one of the foremost military

men in this section of the state, and was captain of Company F, Eighth regiment, Massachusetts National Guard, for several years, and was later elected major. He accompanied the regiment to the Mexican border in 1916 and when was declared with Germany encamped at Lynnfield, Mass., and later at Westfield, where the regiment was reorganized, Major Campbell being given important assignment immediately. He is now in France with the American Expeditionary Forces.

Marshall G. Nichols was born Dec. 27, 1883, in Hartford, Conn., and was educated in the Haverhill public schools. He is married and has one son. He is a member of the Rotary club, Commercial Travelers and Junior Order of American Mechanics.



MARSHALL G. NICHOLS.

There is a general misconception of the work of the Chamber of Commerce. The popular idea is that it should bring a new factory into the city two or three times a year. Established business concerns are not often moving from city to city, at least not the desirable ones. There are many "wild cat" schemes and stock-selling propositions in every mail that comes into the city of Haverhill. It is just as much the duty of the Secretary of the Chamber of Commerce to keep these catch-penny and semi-swindling schemes away as it is to get desirable business into the city. This work is constantly going on.

In the course of a year, the Chamber keeps thousands of dollars in Haverhill that would otherwise be taken away in bad investments.

The Chamber of Commerce is advertising Haverhill everywhere. In the daily press, in national magazines, in trade papers, by special articles and descriptive stories, with circulars and letters, Haverhill is being placed in the lime-light of favorable publicity. The Chamber believes that by making Haverhill a better place in which to live and do business more business can be attracted.

PERLEY LESLIE AND THE LESLIE DRY GOODS CO.



PERLEY LESLIE

Perley Leslie is a name that stands out prominently in Haverhill's retail business world; it is the name of the founder, president and treasurer of one of the city's greatest stores. Born in Waterville, Me., April 5, 1858, Perley Leslie was educated at the Coburn Classical Institute, Waterville, Me. He established the dry goods business in Haverhill in 1888, at 5 Water street. As years passed and the city grew, the store flourished proportionately until it has reached its present highly successful condition. Today the Leslie Dry Goods Co. occupies four floors in the building extending from 28 to 40 Merrimack street. Mr. Leslie is president and treasurer; Charles H. Rogers is vice-president, and John R. Whittier is assistant treasurer. The store carries everything pertaining to dry goods and ready-to-wear garments for ladies, misses and children. It caters to Haverhill and to all the suburban towns and has established an enviable reputation for quality and fair dealing. Despite the fact that he has, for 30 years, given the closest personal attention to the company, Mr. Leslie has also taken a prominent part in the general commercial and social development of the city. He is vice-president of the Essex National bank, a trustee of the City Five Cent Savings bank, treasurer of the Haverhill Branch, American Red Cross, a trustee of the Linwood Cemetery Corporation, a trustee of the Young Women's Christian Association and president of the Board of Trustees of the Young Men's Christian Association. He

is a 32 degree Mason, and is prominent in the order, being affiliated with Saggahew lodge, the Knights Templar, the Massachusetts Consistory, Scottish Rite. He is also a member of the Pentucket club, Redmen, Jr. O. U. A. M., Knights of Malta, and United Order of the Golden Cross. He is married.

The Haverhill Chamber of Commerce is affiliated with the Essex County Associated Boards of Trade, the Massachusetts State Board of Trade, the New England Association of Commercial Executives, the Chamber of Commerce of the United States, the Atlantic Deeper Waterways Association and the National Rivers and Harbors' Congress. Delegates from the Chamber attend practically all the conferences of these organizations.

WILLIAM H. PAGE & SON

Wm. H. Page & Son, engaged in a general insurance business, is a well-known Haverhill firm. This concern has acquired a wide reputation, not alone in Haverhill, but throughout the surrounding cities and towns. James G. Page conducts the business and the office is located at 9 Emerson Street. William H. Page was the founder of the firm, establishing the business in 1881. Later the firm became Wm. H. Page & Son, and the business has been conducted under the same name since William H. Page's death.



JAMES G. PAGE

HON. EDWIN HERBERT MOULTON

Hon. Edwin Herbert Moulton is one of the most prominent men in Haverhill's civic and commercial life. He was an alderman in 1895-96 and 97, and in the last year became mayor, and served in that office until 1898. He then became a member of the Haverhill Water board, serving until 1909, and, in the meantime, also served as a member of the commission directing the work of building the new high school. In 1909, after the commission form of government had been adopted, he was again selected as mayor and served for three terms, six consecutive years. He was born in Haverhill, Sept. 19, 1860, and was educated in the Haverhill public schools.



EDWIN HERBERT MOULTON

He is a member of the Pentucket club, Knights of Pythias, Saggahew lodge of Masons, Elks, Moose, and Rotary club. He is president of the Morris Plan Co., in Haverhill, and a director of the Haverhill National bank. His wife is Anna Belle Moulton, and he has two children, Miss G. Pauline, and Edwin L. He is the treasurer of the Edwin H. Moulton Co., the city's most important wholesale provision house. The plant is located at 132 Essex street, and the firm deals in beef, pork, lamb, butter, eggs, cheese, canned goods, and produce of all kinds. The trade territory is Haverhill and the surrounding towns. The firm was incorporated in 1909 when Elwin A. Edgerly was chosen president.

CHAS. EMERSON & SONS

Chas. Emerson & Sons is one of Haverhill's historical business houses, as it has been established over half a century. It was founded September 1, 1866, and deals in fine china and glass, retailing fine imported and domestic wares. The trade territory of the firm extends throughout New England. It is one of Haverhill's oldest retail establishments, and is the only china store of its kind in this section of the country, being considered the leading china shop of New England. The store is located at 38 Main Street. William Wells Emerson, who is head of the concern, was born in Haverhill, March 9, 1872, and was educated in the Haverhill public schools. He



WILLIAM WELLS EMERSON

has been prominent in civic affairs and has been president of the Haverhill Chamber of Commerce. He is married, his wife before her marriage being Martha C. Emerson. They have one child, Ruth L.

The Traffic Bureau of the Haverhill Chamber of Commerce is a member of the National Industrial Traffic League, an organization concerned with the traffic interests of shippers and receivers, recognized officially as such by the Interstate Commerce Commission, and comprising in its membership a great many of the chambers of commerce and of the leading industrial corporations throughout the country. By this affiliation the Chamber gets the benefit of organized effort.

THE HAVERHILL MILLING COMPANY

Few men in Haverhill have lived lives of wider activity than Charles C. Chase, president of the Haverhill Chamber of Commerce. A native of Haverhill, and an alumnus of the Haverhill public schools, every chapter of his life story is laid in the city. His family is one of the oldest that the city boasts of, and it has been prominently connected with Haverhill, almost from the settlement of the village of Pentucket. For generations, the Chases have been leaders in the commercial life of Haverhill, and Charles C. Chase has admirably maintained the best family traditions. His election to the presidency of the Chamber of Commerce was a recognition of his personal achievements. Equipped with a remarkable business instinct, he has also acquired an unequalled reputation for fairness, generosity and public spirit.

He has been a leader in all the recent important movements for civic betterment. Lending the influence of his commercial connections, he was one of the most potent forces in the campaign of the Haverhill Advertising club to secure the modern street lights for the city. He has been a consistent worker for river development. He has aided in building the city also, for he gathered a group of associates about him and erected the Wingate Associate factory, that modern equipment might be available for new manufacturing concerns.

He was born in Haverhill, May 11, 1871. He is a director of the Haverhill Trust Co., treasurer and manager of the Haverhill Milling Co., a member of various Masonic bodies, Haverhill lodge of Elks, Pentucket club, Rotary club and Wachusett club. He is married and has one son.

The Haverhill Milling Co., which is given the benefit of his personal supervision, conducts a coal, grain, feed, poultry supplies, hay and straw retail business at 170 to 190 Essex street. Its trade terri-

tory extends from Haverhill and its environs, to southern New Hampshire and Western Maine. The company possesses the finest facilities for unloading



CHARLES C. CHASE,
Real Estate.
President Haverhill Milling Co.

coal and grain in large quantities. The officers of the company, in addition to Mr. Chase, are: George W. Lennox, president, and Jessie Bourneuf, director.



MILL, WAREHOUSES AND COAL POCKETS OF THE HAVERHILL MILLING COMPANY, ESSEX STREET

The Traffic Bureau of the Haverhill Chamber of Commerce has made a good start. Seventy-eight out of 103 subscribers have used it, to a greater or less extent, and expressions of satisfaction have come from quite a few of those who have taken the trouble to learn what the Bureau can do. The only important difficulty is that more do not seek the aid of the Bureau; and yet this is being overcome gradually. The manager's practice is to make routine calls upon subscribers, especially upon those from whom he hears the least, for the purpose of arousing interest and securing patronage.

The traffic manager, in his official capacity, is a member of the Traffic Club of New England; also a member of the Boston Association of Railroad and Steamboat Agents, a similar organization but more restricted as to membership.



GEORGE B. LEAVITT



JOHN C. LEARY

GEORGE B. LEAVITT & COMPANY

George B. Leavitt & Co., manufacturers of shoes, is a partnership consisting of John C. Leary and George B. Leavitt. This firm has been established 18 years, and has steadily progressed until it is now one of the leading Haverhill shoe companies. The factory of the concern is located at 12 Duncan Street, and the firm manufactures women's McKay shoes.

Both members of the firm are life-long citizens of Haverhill, and by close application to business, and ability both as manufacturers and salesmen, have succeeded in developing their concern until it now possesses a prominent place in the shoe industry.

Both Mr. Leary and Mr. Leavitt are married, and the former has a daughter.



Birthplace of John Greenleaf Whittier, the Quaker Poet, at East Haverhill. Preserved by the John G. Whittier Association and open daily to the public.

KELLY BROTHERS, CONTRACTORS AND BUILDERS

Foremost among Haverhill builders and contractors is the firm of Kelly Bros., the members of which are George L. A. Kelly and Charles N. Kelly. The firm was established in 1880 and since that time has done business in Haverhill. Early in its history the firm established a reputation of ability and efficiency, and throughout its life has retained it. Not alone in Haverhill, where the majority of the important buildings has been directed by the concern, but throughout this section of the country, there has been a steady and increasing patronage. In addition to their business as contractors the firm is also engaged in the manufacture of bricks and has successfully conducted this enterprise, thereby retaining an industry which has been for generations one of the many important businesses in Haverhill. At present, the firm is located at 30 Pleasant Street.

Charles N. Kelly was born in Salem, N. H., July 24, 1854, and received a common school education. He has been prominent in public life in Haverhill, having served as a member of the common council, board of aldermen, and as a water commissioner. He is a member of all the local Masonic orders, and the Pentucket and Rotary clubs. He is married and has five children.



CHARLES N. KELLY,
President Haverhill Chamber of Commerce, 1918



FIRST UNIVERSALIST CHURCH, KENOZA AVENUE

CHARLES KILBURN FOX



CHARLES KILBURN FOX

Charles Kilburn Fox, who died July 31st, 1912, was recognized as one of Haverhill's leading citizens and business men. His career as a shoe manufacturer, marked by the organization and development of one of the city's largest firms, was proof of the exceptional ability which he possessed. But he also became widely known because of his philanthropy and welfare work. He led the way in bridging the gap between employer and employee and inaugurated several movements which brought workman and manufacturer into closer communion. Industrial insurance for his workers, get-together dinners and summer outings when he and his humblest worker met on an equal basis, were some of the splendid movements he originated, each of which had a permanent effect on industrial conditions in Haverhill. He was born January 25, 1851, in Roxbury, Maine, and in his early life, was a printer. Later he became interested in the manufacture of shoes and continued in this business until his death. Although he, himself, had no inclination to assume public office, he assented to the request of the municipal authorities when the new high school was being erected and acted as a member of the building commission. He also worked zealously for efficient municipal service. He was a Mason, a member of the Ancient and Honorable Artillery Co. of Massachusetts, a di-

rector of the Merchants Bank, a trustee of the Haverhill Five Cent Savings Bank, and a trustee of the General Insurance Guaranty Fund of Massachusetts. He left a wife and one daughter.

WARREN EMERSON

Warren Emerson, who played an important part in the commercial growth of Haverhill, was born December 27, 1853, in Salem, N. H., and died in Haverhill, May 1, 1913. He was educated in the Salem public schools and at Pinkerton Academy, Derry, N. H. He founded the clothing house of Warren Emerson, which, for years, was one of the principal retail businesses in the city. His business ability and acumen were widely recognized and he was made president of the Essex National Bank. The wisdom and strength of his financial policies was reflected in the growth and extension of the bank under his direction. He aspired to no public office during his lifetime, being content with his close attention to his varied business enterprises, all of which were very successful. He was identified with the Knights Templar, the Merrimack lodge of Masons, which he joined in 1881, Eagle Encampment, I. O. O. F., the Knights of Pythias and Pentucket club. He was married and his widow survives.



WARREN EMERSON



WILLIAM J. PORELL

IDEAL VOGUE SHOE CO.

Today the Ideal Vogue Shoe Co. is one of the leading firms of Haverhill's boot and shoe world. The progress of the concern is remarkable because it was established only on January 1, 1917. The firm manufactures women's welt shoes, and the officers of the corporation are:—

President—Percy C. Griest.

Vice-president—William J. Porell.

Treasurer—John J. Sullivan.

The factory is located at 115 Essex Street, and the goods manufactured by the firm are sold in every state of the union. William J. Porell, the vice-president, is also manager of the company's factory. He was born in Island Pond, Vermont, February 1, 1868. He is married and has two sons.

THE BLAKE-CURTIS COMPANY

Formed 14 years ago, when a team and a single man were employed, the Blake-Curtis Company, a Massachusetts corporation, dealing exclusively in wholesale groceries and supplies, has become one of the leading businesses of Haverhill, with an annual trade valued at over a million dollars, and requiring the employment of six salesmen to look after the extensive trade territory which reaches to Rochester, N. H., on the north, Lawrence on the west, Amesbury and Newburyport on the east, and Danvers on the south. Joseph Irving Curtis is president of the cor-

poration and treasurer. The directors are Herbert A. Curtis, Herbert Atwood, Frederick E. Hurd, Joseph I. Curtis and George F. Carleton. The headquarters of the company is located at 262 Winter street, and the firm deals in a complete line of groceries and specialties; flour, sugar, beans, cheese, etc. Joseph I. Curtis, the president and treasurer, was born in Norwell, Mass., June 14, 1875. He was graduated from the Abington High school and Record & Bradford's Commercial school. He is a trustee of the Pentucket Savings Bank, Universalist church society, and Haverhill Boys' Club; a director of the Haverhill Chamber of Commerce and the Athletic Field Association; and a member of the Universalist society, Pentucket club, Saggahew lodge of Masons, Commercial Travelers, Knights of the Ancient Esenic Order, and the Universalist Men's club. Lillian Maud Curtis is his wife, and his daughters are the Misses Doris and Ruth Curtis.

The Haverhill Chamber of Commerce has worked unremittingly for the Merrimack river improvement with the Merrimack Valley Waterway Board and the Federal Government officials. The Board has collected statistics, tabulated facts and disseminated information to further the development. When the boat line ran in 1902, the Boston and Maine reduced their rates from two to four cents per hundred weight. Developed for navigation, the river will materially promote the growth and advancement of the communities along its banks.



JOSEPH IRVING CURTIS

THE RUDDOCK SHOE COMPANY



AUSTIN E. RUDDOCK

The Ruddock Shoe Co., located in the Burgess Building at 143 Essex street, was incorporated in 1909, and the present officers are: Arthur W. Bradley, president; Henry S. Bouve, vice-president, and Austin E. Ruddock, treasurer. The firm manufactures women's McKay specialties for the jobbing trade. Arthur W. Bradley, president of the firm, was born July 23, 1877, in Lynn. He attended the public schools in Bradford. He married Elizabeth W. Judge in 1903, and has two children, son and daughter, Arthur Gerhard and Kathleen Elizabeth. Austin Edwards Ruddock, treasurer of the corporation, was born in West Newbury, October 7, 1863, and was educated in the Haverhill public schools, having graduated from the Haverhill High school in 1882. He started in business with his father, the late Thomas S. Ruddock, in 1884, as T. S. Ruddock & Son, and the firm name was continued after his father's death in 1898 until 1909 when the Ruddock Shoe Co. was incorporated. The name of Ruddock has been associated with the shoe industry in this section since 1875, when the late Thomas S. Ruddock started the manufacture of shoes in West Newbury. Austin E. Ruddock is a member of the Pentucket club, and the Boston City club. He married Miss Claretta Webster in 1888, and has two daughters, Katherine and Dorothy W.

SIX REASONS WHY THE CHAMBER OF COMMERCE SHOULD BE SUPPORTED.

FIRST: Because the Chamber of Commerce has worked, is working and will work to forward the manufacturing, mercantile, professional and financial interests of Haverhill.

SECOND: Because every live city has a Chamber of Commerce, which is doing the work in behalf of all the citizens, which our organization is endeavoring to do in Haverhill.

THIRD: Because the Chamber of Commerce is representative of all our citizens—of all classes of the community banded together for mutual protection and benefit.

FOURTH: Because the Chamber of Commerce is a non-partisan, non-political, non-sectarian organization which is not interested in anyone's race, religion or politics, but asks co-operation in the interests of a bigger, brighter and busier Haverhill.

FIFTH: Because every city needs an organization which can express the best thought of the community on any given public question before the proper authorities with the prestige which all live organizations have over individual effort.

SIXTH: Because the Chamber of Commerce without cordial support can do very little for Haverhill; but with the co-operation of its members and friends there is nothing within reason which cannot be done for this city.



ARTHUR W. BRADLEY



HIRAM E. PRESCOTT

B. F. LEIGHTON COMPANY

B. F. Leighton & Co. is one of the important produce firms of the city. Hiram E. Prescott is the sole owner. The firm was established in 1876, and is located on Batchelder's court. The business is that of wholesale groceries and a general line of groceries is carried. The firm because of its reputation is known as "The Quality House." Eastern Massachusetts and southern New Hampshire is the trade territory. Some of the leading specialties carried are Corner Stone Flour, Silver Spray Flour, Green Mountain brand canned goods, Clicquot Club beverages and private label teas and coffees.

Hiram E. Prescott, the owner, was born in Kensington, N. H., January 24, 1867. He attended the public schools in Kensington, Exeter academy and Comers' Commercial college, Boston. He is a member of the First Universalist church men's club, Merrimack lodge of Masons, Pentucket lodge, Royal Arch Masons, Haverhill lodge of Elks, Haverhill Rotary club and Pentucket club. He is married and has four children, two daughters, Pauline and Eleanor; and two sons, Percy L., and Clarence D., who are connected with B. F. Leighton & Co.

THE GOODELL AGENCY

George Willard Martin, owner and manager of The Goodell Agency, the city's oldest insurance agency, has had an interesting and versatile career. He was born in North Stonington, Conn., Jan. 17,

1863 and was educated in the public schools in Rhode Island cities. In 1878, when he was 15 years of age, he became a clerk in a drug store. In the following year, he took a similar position in a stationery store and when another year had passed, accepted a clerkship in a dry goods store. It was only after 13 years had passed that he began his life work, accepting his first position in the insurance business, in 1893. Having had so wide an experience in various lines of business, he was able to apply himself with unusual diligence to his new profession with the result that he succeeded the owner in 1905. He has continued as manager and owner of The Goodell Agency and his success has been proved. He has been president of the Haverhill Board of Underwriters and is a member of the Pentucket club and the Haverhill Rotary club.

The Goodell Agency writes insurance of every description and has an extensive clientele in Haverhill and vicinity. It was established in 1852 and the present office is at 128 Merrimack street. When organized, the office territory extended from Lawrence to Newburyport, with offices in Lawrence and Haverhill. In the great Haverhill fire in 1882, this agency paid out over \$750,000. It represents the oldest and strongest companies and stands for reliability and service.

Haverhill has the largest number of individual home-owners, pro rata of population, of any city in the country,—proving stability and permanent growth.



GEORGE WILLARD MARTIN

F. N. ARCHIBALD COMPANY



FREELON N. ARCHIBALD

generosity of the Haverhill public. Embracing 10 acres all graded, with four and one-half acres enclosed with an eight-foot concrete fence and including separate gridiron, baseball diamond and running track, the Stadium situated on Lincoln Avenue, just out of the heart of the city cost about \$26,000. An immense stand, erected of wood on cement foundation and posts, accommodates 4500 people and there are temporary stands used for either baseball or football.

Shower baths and complete plumbing facilities are placed beneath the big stand and outside the enclosure there is ample room for the parking of automobiles. The Stadium, or Playstead, was built in 1916 and Dartmouth and Georgetown clashed there in October, being the first college football contest ever staged in Haverhill, Georgetown winning 10-0. The field is held by an association of business men and any profits from athletics at the High School are turned in to reduce the debt. Edwin A. Sheridan is president of the Haverhill High School Athletic Field Association which controls the Stadium.

All college men and others who have seen the field proclaim it the most modern of its kind and particularly well equipped for its size.

Haverhill leads the world in the manufacture of low cut shoes, and stands third in the country in the value of manufactured boots and shoes, turned, McKay and welts.

F. N. Archibald Co., is a Massachusetts corporation, located at 60 Phoenix row, and engaged in the manufacture of cut soles. It was incorporated in June, 1915. The officers are: Freelon N. Archibald, president and treasurer; George H. Marquette, vice-president and manager, and Wallace Archibald, secretary. Freelon N. Archibald, the president of the corporation, was born in Poland, Me., December 2, 1854, and received a common school education. In 1902 and 1903, he served as alderman in Haverhill, being president of the board in the latter year. He came to Haverhill in 1879 and engaged in business, and his progress since has been steady and uninterrupted. He is married and has two sons.

George Henry Marquette, vice-president and manager of the company, was born in Haverhill, March 10, 1883, and was educated in the Haverhill grammar schools. Before becoming identified with the Archibald company, he was with C. W. Arnold & Co., as salesman, for 13 years. He is married and has one child, and is a Mason, and a member of the Agawam club and United Commercial Travelers.



GEORGE HENRY MARQUETTE

A MONUMENT TO CIVIC ENTERPRISE—THE HIGH SCHOOL STADIUM.

HAVERHILL has the best high school stadium east of the Mississippi River. It came into being through the enterprise of a group of Haverhill citizens and was made possible by the

THE HAVERHILL NATIONAL BANK

The Haverhill National Bank, the city's third oldest banking institution, was granted its original charter in 1836. The first location was on Main street, just above the present entrance to the district court. Some years later it removed to 83 Merrimack street and in 1883 occupied the quarters in the Masonic building at 117 Merrimack street.

By 1913 the location became too small to accommodate the rapidly growing business of the bank and the property at the corner of Merrimack and Emerson streets was purchased. Here the bank

Under the presidency of the late John E. Gale, the bank had a steady growth in the deposit line and surplus and profits. With the leadership of Henry H. Gilman, who was associated with Mr. Gale for many years as vice-president, there is certain to be continued progress and prosperity.

Mr. Gilman has associated with him as vice-presidents, N. Woodburn Nichols and Herman E. Lewis. Benjamin I. Page is cashier, and Otis E. Little assistant cashier. The board of directors is:

Hazen B. Goodrich, Henry H. Gilman, Herbert



HAVERHILL NATIONAL BANK BUILDING

erected the present handsome seven-story fireproof building, furnishing splendid modern offices.

The new banking quarters were opened for business in June, 1915, providing thoroughly up-to-date facilities for all possible demands.

August 5, 1916, the Haverhill National bank purchased the business and good will of the Merchants National bank, and the combined institutions opened for business August 7. This gave the Haverhill National a commanding position among the banks of the city.

E. Gale, Edwin H. Moulton, N. Woodburn Nichols, Charles N. Kelly, John A. Towle, Charles A. McGregor, George C. Wadleigh, Herman E. Lewis, Charles W. Eaton, Nicholas C. Johnson, Ransom C. Pingree, Moses H. Dow, Charles L. Stevens, Lamont H. Chick, Dennis T. Kennedy, Charles P. Sumner, Fred D. McGregor, William P. McLaughlin, George W. Dobbins and Charles Howard Poor.

The capital of the bank is \$200,000, surplus and profits over \$400,000 and aggregate deposits \$3,200,000.



FACTORY OF CHARLES K. FOX, INC.

CHARLES K. FOX, Inc.

Charles K. Fox, Inc., one of Haverhill's most prominent shoe manufacturing concerns, established 35 years ago by the late Charles K. Fox, and incorporated in 1910, occupies one of the city's largest factory buildings, situated at 35 Duncan Street. Mr. Fox made for himself an enviable reputation, both as a broadminded employer of labor and successful manufacturer.

Fox Footery is America's premier line of pumps and slippers and has a nation-wide reputation. It has won its laurels because it cleverly combines fashions with quality. It sells to an enormous number of most discriminating women of this and other countries. The Fox factories have the largest output of any firm in the world making exclusively ladies' turn sole, low cut shoes and trade territory extends to practically every market in the world.

The officers of the corporation are:—

President—Lamont H. Chick.

Treasurer—L. H. Downs.

Directors—Lamont H. Chick, L. H. Downs, John H. Kelso, A. B. Walker, and Charles D. Howard.

CHARLES H. GROVER

Charles H. Grover has been for many years prominently identified with the retail business activities of Haverhill. He is president and treasurer of Chas. H. Grover, Inc., dealing in men's retail clothing, furnishings and hats. The place of business is a modern store at 85 Merrimack street.

The firm was incorporated in 1907, and has done a flourishing business since, dealing in high grade standard wearables for men and young men.

Mr. Grover is identified with the Masonic orders, the Rotary club and Pentucket club. He has been president of the Chamber of Commerce during the period of its expansion, and it was largely due to his initiative that the organization adopted the pro-



CHARLES H. GROVER

gressive policies through which it became so great a force for the betterment of the city. He is chairman of the important retail section of the Chamber and one of its directors at the present time.

THE FIRST NATIONAL BANK

The First National Bank was organized as a state bank on July 25, 1849, under the name of the Union Bank and continued business until June 17, 1864, at the time of the Civil War, when the National Bank Act was passed by Congress and the bank decided to enter the National Banking System, being the first bank in Haverhill to join the system.

by the great fire of 1882, but was immediately rebuilt.

In 1914 the bank purchased the premises at Nos. 73 to 79 Washington street, where the present beautiful and commodious quarters were provided and a bank vault constructed which is the largest and strongest in this section.



FIRST NATIONAL BANK BUILDING, 73-79 WASHINGTON STREET

The bank was, in its early days, located at No. 94 Merrimack street about opposite what is now Pecker street. In 1880, as the firms engaged in the shoe manufacturing industry were moving westward to Washington street, the First National, which was closely identified with the shoe and leather business, purchased land at No. 46 Washington street and built a new building. This was destroyed

The First National has ample resources and an enviable reputation for reliability and liberality.

The present officers are Charles E. Dole, President; George F. Carleton, Vice-President, and Fred H. Harriman, Cashier.

Directors.—William E. Bixby, George F. Carleton, Otis J. Carleton, Charles E. Dole, Sylvanus P. Gardner, Fred H. Harriman, John A. Lynch, S. Bur-

ton McNamara, Austin H. Perry, William A. Rugg, William W. Spaulding, Arthur H. Wentworth, Edward A. Witherell.

Growth of Deposits.

1904,	\$368,000
1907,	658,000
1910,	1,274,000
1914,	1,755,000
1917,	2,875,000
1918,	3,410,000

ROBERT A. JORDAN

The career of Robert Anson Jordan, attorney, city planner and authority on Colonial antiques, is linked to both Boston and Haverhill. He has been a member of the Boston municipal government and he has held important offices in Haverhill, being at



ROBERT A. JORDAN

present chairman of the Haverhill Planning Board. Born in Boston, August 31, 1871, he was educated in the Boston English High school, Roxbury Latin school, Harvard college, from which he graduated in 1892, with an A. B. degree, and Boston University, where he was given a B. L. degree in 1894. He is actively engaged in the practice of law with offices at 60 State street, Boston, is a director of the Essex National Bank, Haverhill, and one of the city's largest real estate holders. From 1893 to 1899, he was a member of the Republican City Committee of Boston, and was an alderman in that city from 1899 to 1901. He is a member of the Boston Harvard club, the Boston Press club, Island club, Agawam

club, Wachusett club, Royal Arcanum, Washington lodge and Mt. Vernon chapter, A. F. & A. M. In 1897 and 1898 he was on Gen. Thomas R. Mathews' Staff of the First Brigade.

His wife was Edith Myra Taylor, daughter of ex-Mayor Oliver Taylor. They were married October 6, 1896. There are three children, Mary Elizabeth Jordan Forsyth, born October 24, 1897; Dorothy Jordan, born October 17, 1901, and Robert Anson Jordan, Jr., born May 10, 1904.

Mr. Jordan is exceedingly interested in municipal advancement. By birth, association and training he is closely acquainted with New England ideals and his career in Haverhill has exemplified them. His residence is the famous Saltonstall house, one of the country's perfect Colonial mansions, and his collection of New England antiques is one of the most interesting and complete of private collections.

MOSES H. DOW

Moses H. Dow conducts one of the most important establishments in the Haverhill shoe district, dealing in shoe goods, linings, satins, velvets, galloons and every other accessory of the shoe industry. The business was established 35 years ago by H. I. Pinkham, and for eighteen years Mr. Dow was a partner in the business. At the death of Mr. Pinkham, Mr. Dow purchased the interest of the estate of Mr. Pinkham and continued the business in his own name. The firm is located at 81 to 87 Washington Street, and deals with all the European nations, with the exception of the Central Powers, with South America and Australia, and with all the American markets. Moses H. Dow is a prominent Haverhill citizen, and was born in Hampstead, N. H., in 1861.

GROVELAND CO-OPERATIVE BANK

The Groveland Co-operative Bank, which conducts a strictly co-operative banking business, was established in November, 1895, and is located in the George building, in Groveland, and also at 111 Merrimack street, in Haverhill. The trade territory of the bank is Haverhill and Groveland. The current rate of interest paid to shareholders is five and a half per cent. per annum. Five dollars deposited in this bank each month for twelve years, making a total deposit of \$720, accumulates interest, at the present rate, so that at the end of the period, the depositor can withdraw from the bank \$1007.

The officers of the bank are: President, E. H. Parker; vice-president, William T. Pike; treasurer, George Mitchell.

Directors: E. H. George, S. B. George, John Magee, Allen G. Twombly, Edward McCormick, Walter H. Spofford, Edward L. Sides, Harry W. Vaughan, Albert H. Amazeen and George Mitchell.

HAVERHILL TRUST CO.

The Haverhill Trust Co. with assets of almost three millions of dollars, is one of the city's prominent banking institutions. It was established May



14, 1891. The bank occupies its own building at 163 Merrimack Street, and has recently remodelled the banking rooms to furnish adequate facilities for its increasing business. George W. Lennox is presi-

dent; Lewis H. Giles is vice-president and treasurer, and Irving L. Keith is a vice-president. The directors are:—Albert B. Blaisdell, Lawrence Callaghan, Charles C. Chase, Lester A. Colby, George H. Dole, W. Eugene Ellis, Lewis H. Giles, Milton A. Gilpin, Daniel C. Hunt, Irving L. Keith, David R. Knipe, George W. Lennox, George Nichols, 2nd, Edson W. Noyes, D. S. Frank Page, Austin E. Ruddock, John W. Russ, John J. Ryan, Arthur R. St. Onge, Fred J. Thompson and Robert L. Wright. The report of the condition of the company at the close of business October 1, 1918, was as follows:—

Assets.

Loans	\$2,225,630.85
Stocks and Bonds	261,445.26
Due from Banks and Cash	497,276.36
Banking House and Fix- tures	68,110.54
Other Assets	1,666.09

\$3,054,129.10

Liabilities.

Capital Stock	\$200,000.00
Surplus	40,000.00
Undivided Profits	83,950.15
Deposits	2,729,649.39
Other Liabilities	529.56

\$3,054,129.10



THE FIRST PARISH (UNITARIAN) CHURCH, CORNER MAIN AND NEWELL STREETS. CENTRAL NINTH SCHOOL IN THE BACKGROUND.

ARTHUR R. ST. ONGE

Few citizens of Haverhill have had a career better illustrating the opportunities awaiting the wide-awake young man than Arthur R. St. Onge, who, five years after entering business, is a member of the



ARTHUR R. ST. ONGE

Board of Park Commissioners, director of two banks, and one of the leading clothiers of the city. He was born in Haverhill, July 23, 1875, and was educated in the Haverhill public schools. He has a wife and four children, Victor A., aged 13; Lucien R., aged 11; Alcide R., aged eight, and Hubert J., aged eight months. The Clever Clothes Shop, of which he is the sole owner, is one of Haverhill's busiest men's stores, situated at 25 Essex street. It was established in a small way, in 1907, and has since enjoyed a healthy growth, specializing in Sherman-Welton-Steeffel, Strauss & Connor's "Clever Clothes," and Hickey-Freeman's celebrated lines. The novel motto of the store has been "We Want Your Business," and in pursuance of this policy, the establishment has built up a remarkably fine trade. Very recently the store had installed the latest models of fixtures and show cases. Mr. St. Onge is a member of Haverhill lodge, 165, B. P. O. E.; Haverhill council, K. of C.; St. Jean Baptiste society, L'Orpheon club, of which he is treasurer; Haverhill Boys' club, Rochambeau club, Court Napoleon I, Foresters of America, Haverhill lodge, 848, L. O. O. M.; Court St. Joseph, 953, Catholic Order of Foresters; Les Patriotes Independents, and the Haverhill Rotary club. He is a director of the Haverhill Trust Co., Haverhill Morris Plan Bank and Haverhill Chamber of Commerce.

JOHN H. SAYWARD

Perhaps none of Haverhill's business men is more widely known than John H. Sayward, creator of the famous slogan, "Do It Now," and one of New England's most prominent figures in the hardware trade. Born July 23, 1868, in Center Harbor, N. H., he was educated at the New Hampton, N. H., Business College. In December, 1882, his business career began and since that time has been a continued success. He conducts a retail hardware, cutlery, paint, varnish and fishing tackle establishment in Haverhill, is one of the largest stockholders in the Atlantic Coast Hardware Co. of Boston. His place in the business world is attested by the fact that he is a past president and chairman of the advisory board of the New England Retail Hardware Dealers' Association, a trustee of the Pentucket Savings Bank, a director of the Haverhill Co-operative Bank, Haverhill Morris Plan Bank and Atlantic Coast Hardware Co., of Boston; a member of the National Retail Hardware Dealers' Association, Boston Chamber of Commerce, and Massachusetts State Board of Trade. His social life is as wide, for he is a member of Saggehew lodge, Haverhill council and Pentucket chapter, Masonic bodies; Haverhill commandery, Knight Templars; Aleppo Temple, Mystic Shrine; Merrimack Valley lodge of Perfection, Palestine lodge, K. of P.; Rathbone temple, P. S.; John G. Whittier council,



JOHN H. SAYWARD

Royal Arcanum; Burt lodge, 53, A. O. U. W.; A. O. U. W. Benefit Association, Haverhill Chamber of Commerce, Pentucket club and Haverhill Rotary club.

PENTUCKET SAVINGS BANK

The Pentucket Savings Bank, another of Haverhill's savings institutions, was incorporated in 1891.



PENTUCKET SAVINGS BANK

The bank is located at 42 Washington street. On February 1, 1917, the total assets of the bank were: \$2,455,134.55. Deposits from \$1 to \$1000 are re-

ceived daily at the bank and are put upon interest on the first day of February, May, August and November. The bank allows deposits to accumulate to \$2000 by addition of dividends. Dividends are computed February 1 and August 1, upon sums then on deposit and which have been on deposit for three or six months preceding. Money may be withdrawn on any business day. The banking hours are from 9 to 2 o'clock, on each business day except Saturday, when the hours are from 9 to 12.30 o'clock. The officers of the bank for 1917 are:

President, Joseph W. Vittum; vice-presidents, George H. Carleton, Daniel C. Hunt.

Trustees, George F. Carleton, George H. Carleton, Willard G. Cogswell, Joseph I. Curtis, George W. Dobbins, Arthur F. Durgin, Daniel G. Fox, James W. Harris, Daniel C. Hunt, Nicholas C. Johnson, J. Frank Nichols, Fred W. Peabody, John H. Sayward, Irving F. Sleeper, Joseph W. Vittum.

Board of investment: George F. Carleton, James W. Harris, Daniel C. Hunt, Joseph W. Vittum.

Auditors: Willard G. Cogswell, Daniel C. Hunt, Daniel G. Fox.

Treasurer: Henry B. George.

Teller: H. Ivan Hall.



FACTORY OF THE HAVERHILL BUILDING ASSOCIATION, WALNUT ST., WHICH STARTED THE BUILDING BOOM IN HAVERHILL. THE HAVERHILL BOARD OF TRADE WAS RESPONSIBLE FOR THIS FINE BUILDING, THE FIRST OF THE MODERN SHOE FACTORIES TO BE BUILT HERE.

WILLIAM EDWARD HOW

William Edward How is a native of Haverhill, and was born January 10, 1858. He was educated in the Haverhill common and high schools, and was graduated from Amherst college, in the class of



WILLIAM E. HOW

1881. He is a stationer on Washington square, where he conducts a model store. He was the first secretary of the Haverhill Board of Trade, and when the Haverhill Advertising club was formed he was elected as its first president. This organization initiated the campaign for the new White Way and succeeded in raising the major portion of the subscription. Later, the Haverhill Rotary club was formed, largely through Mr. How's efforts, and he was named as its first president. In this manner he has been one of the first principal officers in every association formed in Haverhill to stimulate industry and civics. Before becoming engaged in the business of stationer, he was a newspaper worker and was editor of the Haverhill Daily Bulletin, the Lowell Daily Times, the Syracuse, N. Y., Daily Herald. He was a charter member of Haverhill lodge, 165, B. P. O. E.; and a charter member of the Wachsett club. He is a Mason, a member of the U. O. G. C., and a director of the Haverhill Chamber of Commerce.

Mr. How is the sole owner of the stationery firm in which he is interested. In 1897, he succeeded the old firm of C. C. Morse & Son, which had been in business 29 years. The store is located at 27 Washington square, and deals in social and commercial

stationery, also handling specialties in cutlery, fancy leather goods, fountain pens, typewriters and typewriter supplies, filing cabinets and loose leaf books.

HON. WILLIAM H. MOODY

William Henry Moody, Haverhill's most distinguished jurist, was born in Newbury, Mass., Dec. 23, 1853, the son of Henry L. and Melissa Augusta (Emerson) Moody. He was graduated at Phillips (Andover) Academy 1872; A. B., Harvard, 1876; studied law in the office of Richard H. Dana, Boston; (L. L. D., Amherst and Tufts Colleges, 1904;) admitted to the bar in 1878 and began practice at Haverhill. He was City Solicitor 1888-90; District Attorney for the Eastern Dist. of Mass. (Essex County) 1890-95; elected to the 54th Congress to succeed the late Gen. William Cogswell for his unexpired term in 1895, and was re-elected for the next three terms, 1897-1903; resigned from the 57th Congress April 30, 1902, to become Secretary of the Navy under President Roosevelt, holding this place in the Cabinet from May 1, 1902, to July 1, 1904. He became Attorney-General of the United States July 1, 1904, serving until Dec. 16, 1906. On the following day he was appointed associate Justice of the U. S. Supreme Court, where he served with distinction and



MR. JUSTICE WILLIAM H. MOODY

honor until compelled by ill health to retire on Nov. 20, 1910.

The last years of his life were spent in his beautiful home on Saltonstall Road in this city, where he died July 2, 1917.

MERRIMACK NATIONAL BANK

The Merrimack National Bank, occupies an interesting place in Haverhill's banking world, for having rounded out a century of existence, it is the oldest bank in Haverhill, and is now, after 104 years of steady progress one of the city's strongest and most popular financial institutions. The bank was established in 1814, and the banking house is located at 20 Washington Street, in a building which has been reconstructed to meet the demands of a modern banking institution.



MERRIMACK NATIONAL BANK

The Merrimack National Bank has had a wonderful history because it has carried on a commercial banking business for more than a hundred years without a default. The demands of its present patronage are so great that three floors of the bank building are occupied, and on each of the three floors, served by electric elevators, are special rooms for customers.

Charles W. Arnold, a prominent figure in the city's business life, is president of the bank, and associated with him is a group of leading business men and citizens, as follows:—

Vice-president—John L. Hobson.

Cashier—Arthur P. Tenney.

Assistant Cashier—C. Archie Horne.

Directors—Warren Kimball, John L. Hobson, Alfred Kimball, Arthur D. Veasey, Osman S. Currier, Charles L. Briggs, Charles H. Davis, Charles W. Arnold, Myron L. Whitcomb, Charles Gleason, Ira J. Webster, Eugene T. Adams, Fred M. Hodgdon, Sherman H. Marshall, Henry L. Taylor, Robert D. Trask, Grant H. Fairbanks, Arthur L. Hobson, Charles W. Arnold, Jr., Arthur H. Veasey, Harry E. Adams.

BUILD AS WELL AS BOOST

Trade in Haverhill.

The Haverhill Chamber of Commerce represents organized optimism.

The Chamber is working all of the time for all of the people.

One way to make money is to spend it in boosting community business.

When away from Haverhill, don't be a backslider. Write "Haverhill" on the hotel register as if you meant it.

The close-fisted miser who is afraid to invest a dollar in boosting his own city should remember that shrouds have no pockets.

"I like to see a man proud of the place in which he lives. I like to see a man live in it so that his place will be proud of him. Be honest, but hate no one; overturn a man's wrong-doing, but do not overturn him unless it must be done in overturning the wrong. Stand with anybody that stands right. Stand with him while he is right, and part with him when he goes wrong."—Abraham Lincoln.



JOHN J. MACK, CITY MARSHAL. HEAD OF HAVERHILL POLICE FORCE FOR THE PAST 12 YEARS

THE TAYLOR-GOODWIN COMPANY

The Taylor-Goodwin Company is one of the leading coal and lumber yards of Essex County. The original concern was organized in 18 and incorporated in 1894. Under the able management of the



HAROLD M. GOODWIN

late George M. Goodwin, it was developed into one of the largest enterprises of the city, and today, through its efficient services to the public, is playing an important part in making Haverhill a "bigger, better, and busier city."

Harold M. Goodwin, President and Treasurer, was born in Haverhill, April 7, 1886. He was educated in the public schools of the city and graduated from Harvard University in 1908. He was married in 1914 to Mary Parker Hubbard, also of Haverhill, and they have one son. Mr. Goodwin is a member of the Rotary, Monday Evening, Pentucket and Agawam Clubs, and a director of the Y. M. C. A.

Since the death of his father, George M. Goodwin, in 1909, he has been actively engaged in business and connected with various banking institutions about the city, including the Essex National Bank, Haverhill Savings Bank, and the Haverhill Morris Plan Company. He is also administrator of his father's estate which embraces one of the largest real estate holdings in Haverhill.

Save your dues and more by telephoning the Chamber of Commerce for information about all advertising schemes.

ESSEX NATIONAL BANK

The Essex National Bank was formed July 5, 1851, as a state bank. E. J. M. Hale was the first president. The bank afterward became a national bank and has continued in business in Haverhill uninterruptedly since its organization.

It has a Savings Department as well as all the ordinary branches of a national bank.

The advance made by the bank during the past ten years is evidenced by the following:

	1907	1918
Deposits,	\$220,190.47	\$1,747,693.12
Surplus,	20,000.00	100,000.00
Undivided Profits,	22,489.94	50,205.26

The Directors are: Charles A. Pingree, President; Perley Leslie, Vice-President; John S. Mason, Harold M. Goodwin, George E. Kimball, Robert A. Jordan.

The following constitute the office force: Fred L. Townsend, cashier; James C. Pease, paying teller; A. Raymond Reed, receiving teller; W. Harold Whiting, clerk; Anna C. Pierce, savings department; Katherine Palmer, bond department; Maude E. Dow, Maude H. Murray, bookkeepers.

The bank has worked upon the policy of personal service, giving the same interest to small accounts as to large accounts, and always considering the interests of the city of Haverhill.

COMMUNITY COMPETITION.

Are you engaged in business?

If you are, you know the meaning of competition. You know what it means to have men in the same line of business seeking out the trade and traffic you desire to secure.

This is an age of competition; an age of keen competition and it is getting keener. Business houses are continually seeking up and down the highways and byways for men who can devise and execute ways and means of producing more business.

And as there is a competition between business houses, so also is there a competition between communities; and quite as keen, too. Cities and towns are applying to their development the same principles that successful business houses are applying to theirs.

As the condition of any business in a given community is more or less—and generally more than less—measured by the general conditions in that community, community competition becomes a personal, a vital matter to you.

Therefore, you as a business man cannot afford not to join with your business competitors in meeting the competition your community is experiencing with other communities.—"The Efficient Citizen."

D. D. CHASE LUMBER COMPANY

The D. D. Chase Lumber Co. has been, for 72 years, a prominent factor in Haverhill commercial life. The firm deals in lumber and other building materials. The business was established by Abel Chase in 1845, and was continued by him until 1850, when he took in partnership his oldest son, David D., and it was carried on until 1855, as A. Chase & Son, at which time A. Washington Chase, the second son bought out the interest of his father, and the firm was carried on as D. D. & A. W. Chase until 1865, when it was sold to E. E. Stimpson. It was carried on under that name until 1897, when it was sold to the present owners, Charles D. Porter and Charles H. Croy, who have continued it under the title of The D. D. Chase Lumber Co. The firm was incorporated



CHARLES H. CROY

in 1905, with the following officers:—Charles H. Croy, Charles D. Porter, and Henry L. Stone. The firm has an extensive establishment at 9 Washington Avenue, where the office and lumber yard are located.

Charles Hudson Croy, president of the company, was born in Newburn, Shelby County, Ohio, March 26, 1858, and was educated in the public schools. He is married and has two children. He is a member of the Pentucket club, Rotary club, affiliated with the Masonic and Odd Fellows, vice-president of the City Five Cent Savings Bank, president of the Hilldale Cemetery Corporation. He was elected Mayor on Dec. 3, 1918, to serve the two year term of 1919-20.

Charles Dudley Porter, treasurer of the company,

is a native of Haverhill, was born August 27, 1863. He was educated in the Haverhill schools and Harvard College. He is secretary of the trustees of the Haverhill Public Library, treasurer of Hilldale Cemetery Corporation, a trustee of the Haverhill Savings Bank, and is a member of the Pentucket club, Island Golf club, Fortnightly club, Rotary club of Haverhill, the St. Botolph club and Harvard club of Boston.

HAVERHILL GAS LIGHT COMPANY

The Haverhill Gas Light Company is one of the leading public service corporations in the Merrimack Valley, being the only concern engaged in the manufacture and sale of illuminating gas in Haverhill and adjoining towns. The office of the company is at 30 Washington Square, and the manufacturing plant, which is equipped in a modern manner, is at 284 Winter Street. The firm manufactures and distributes gas for lighting, cooking and heating, and sells gas appliances of all kinds. The trade territory includes, in addition to Haverhill, the towns of Groveland, Merrimack, and the Merrimacport district.

The officers of the company are:—

President—Frederick P. Royce.

Vice-president—Marcy L. Sperry.

Treasurer—Henry B. Sawyer.

Manager—F. M. Roberts.

General Managers—Stone & Webster.

HAVERHILL BOX BOARD COMPANY

The Haverhill Box Board Co., manufacturers of box boards and Calno Wall Board, is one of Haverhill's principal industrial plants, and the product of the company ranks, in value of output, second in the city's commerce, being exceeded only by the city's total output of boots and shoes. The officers of the company are:—

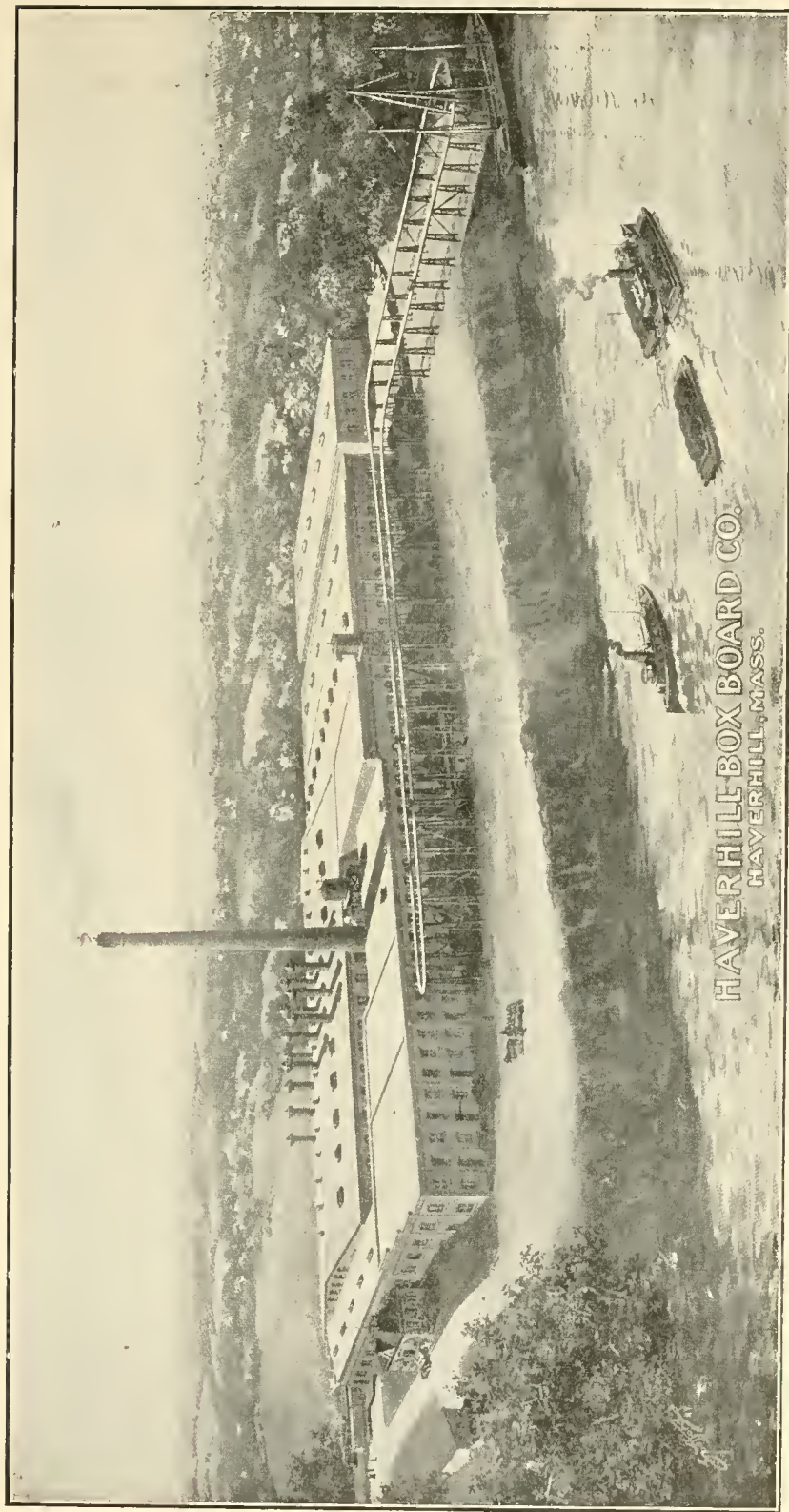
President—Crawford Fairbanks.

Secretary, Treasurer, and Manager—Grant H. Fairbanks.

Superintendent—Andrew Muirhead.

The company was established in 1902, and the office and manufacturing plant are located on Kimball Street, Bradford district. The company manufactures all grades of board for paper boxes, clay coating, and lithographic work. The trade territory of the concern extends throughout New England and New York, and the Calno Wall-Board, manufactured by the company, is used in all countries.

Grant H. Fairbanks was born February 18, 1877, Joplin, Missouri, and was graduated from Princeton University in 1897. Since completing his college course he has been engaged in the manufacture of paper and box boards. He is married and has three children.



THE MAMMOTH PLANT OF THE HAVERHILL BOXBOARD COMPANY, SHOWN ABOVE, IS THE LARGEST OF ITS KIND IN THE COUNTRY. IT IS LOCATED ON THE BRADFORD SHORE OF THE MERRIMACK RIVER, WITH BOTH RAIL AND WATER TRANSPORTATION FACILITIES.

ALEXANDER ROBERTS COMPANY

Alex. Roberts Company, dealers in cotton rags and shoe cuttings, making a specialty of the latter, began business in Haverhill nearly forty years ago when Alexander Roberts came to this city with his family from Yorkshire, England. The son of the founder of the business, Alexander Jr., born in Yorkshire Feb. 26, 1868, entered the company after finishing his education in the public schools of this city, and later on he was joined by his brother, George, who was born in Lawrence May 13, 1875, and also educated in this city. On the death of their father the sons formed a company and continued the business under the present name.

Since 1880 the name of Roberts has been synonymous with square dealing and sterling integrity among their business associates in Haverhill. From a small beginning the business has grown to be one of the largest of its kind in New England, until today it occupies the substantial set of buildings shown in the illustration, with its own side-track and modern equipment.

Alexander Roberts is married, is a member of the Odd Fellows and Haverhill Chamber of Commerce. George Roberts is married and has two children. He is a member of the Loyal Order of Moose.



ALEX. ROBERTS



THE PLANT OF THE ALEX. ROBERTS COMPANY, HALE ST.



CAPT. FREDERICK P. LIBERTY



BERNARD L. DURGIN

LIBERTY-DURGIN, INC.

The firm of Liberty-Durgin, Inc., which was incorporated Aug. 4, 1914, had made a remarkable success in the manufacture of women's turn boots and slippers, featuring the "Miss Haverhill" line, when the United States entered the war in 1916, and the firm secured large orders for haversacks, pack carriers and other army equipment and was

among the first concerns in this locality to change over its factory to this kind of work. Up to the closing of the year 1918 several million dollars worth of work had been done for the United States Army, the product ranking among the best furnished to the Quartermaster's Department.

Since its first beginnings on Army contracts Lib-



FACTORIES OF LIBERTY-DURGIN, INC., HALE STREET

erty-Durgin Inc., has been constantly expanding their business and now occupy all of the two large connecting buildings on Duncan street shown in the illustration, as well as large cutting rooms in other factories.

The officers of the corporation, who are also the principal stockholders, are Capt. Fred P. Liberty, treasurer; Bernard L. Durgin, president; William Starkie, clerk. Since Capt. Liberty won his commission in the Quartermaster's Department, U. S. A., Mr. Durgin has been in active charge of the business and Mr. Starkie has been general superintendent of manufacturing.

Capt. Frederick P. Liberty, treasurer of the corporation, was born in Renovo, Pa., June 9, 1885. He was educated in the public schools and Sacred Hearts College, and came to Haverhill as a young man. He is married and has four children. He has recently purchased a beautiful home in Merrimac, Mass. He is a member of the Agawam and Rotary clubs and several other local organizations.

Bernard L. Durgin, president of the corporation, was born in Haverhill June 16, 1889, and was educated in the public and high schools of this city. He is a member of the Masonic fraternities, the Agawam and Rotary clubs of this city. He is unmarried.

THE COMMERCIAL ORGANIZATION.

The awakening of the public conscience in many cities is shown by the development of its commercial organizations within a few years. Haverhill, Lynn, Lawrence, Taunton, Worcester, Brockton, Portland, Maine, all have greatly increased their membership, revenue and efficiency by means of membership campaigns and have at the same time added to their prestige and power.

Business prosperity depends upon the ability of a people to produce and earn, so that they may buy and pay. Business must have a human basis. The grade of a business depends upon the grade of its human background. To build up the humanity of a community is the surest way of building up the business of a community. This is what the Chamber of Commerce primarily does. It co-ordinates the work of the man. It keeps him busy working for the town. The result of his labors is to make the town better,—better for the people, and, logically, better for business.

The Chamber of Commerce capitalizes the ideals and the ideas. They are the highest product of man's handiwork. The high aims of the trade board deserve the support of every patriotic citizen. The lofty sentiments of its creation demand your attention. They call forth your pride in your town and your hope for its growth. If you are faithful, you will enlist.

DANIEL N. CASEY, Secretary,
Haverhill Chamber of Commerce.

FRED R. SMITH

Fred R. Smith, real estate and insurance, is a native of Salem, N. H., where he was born Feb. 14, 1879, coming to Haverhill when a boy with his parents. His father, John F. Smith, was for many



FRED R. SMITH

years a leading insurance agent of this city, establishing an agency here in 1865.

Mr. Smith was educated in the public schools of Haverhill, graduating from the High school in 1898. He entered the insurance business with his father in 1900. He has been prominent in athletics both during his school career and since.

He is a member of the various Masonic bodies in Haverhill, the Odd Fellows and the Pentucket and Agawam clubs. He is also first lieutenant of the 142nd Machine Gun Company, Mass. State Guard.

Although he succeeded his father in an extensive business, he has continued to build it up and expand it by fair and honorable dealings to one of the largest in the county.

If you are not a member of the Haverhill Chamber of Commerce you are missing one of the greatest opportunities for SERVICE in your city.

MATTHEW J. FOWLER

Matthew J. Fowler, the leading optometrist and optician in this city, began business in Haverhill in March, 1907, and since then has built up a fine and constantly broadening clientele.

Born at St. Catherine, Ont., May 31, 1879, he was educated in the public and high schools of Buffalo, N. Y., later learning under private instruction lens grinding and optics, in which he became an expert.

Since coming to this city Mr. Fowler has been prominent in the social and business life of the community. He is now vice president and treasurer of the Haverhill Chamber of Commerce, chairman of the Mass. State Board of Optometry, a director in



MATTHEW J. FOWLER

the Haverhill Co-operative and Morris Plan banks and a director of the Haverhill Boys Club.

Mr. Fowler is a member of Saggahew Lodge A. F. & A. M., Pentucket Chapter, Haverhill Commandery, K. T., Lodge of Perfection, Consistory 32nd Degree, Palestine Lodge K. of P., Haverhill Lodge of Elks, and the Pentucket, Agawam, Rotary and Merrimack Valley Country Clubs.

Mr. Fowler was married in 1907 to Miss Daisy Longley and lives at 259 Main street. He is the sole owner of the M. J. Fowler, Inc., incorporated in 1907, which he founded at 171 Merrimack St., and is the only firm in the city carrying a complete stock of lenses and an equipment for grinding any lens made. His specialties are Kryptok invisible bifocal, Toric and all special ground lenses for the eyes.

HAVERHILL CO-OPERATIVE BANK

The Haverhill Co-operative Bank, the oldest institution of its kind in this vicinity, was incorporated Aug. 20, 1877, and has shown a steady and prosperous growth.

Officers and Directors are: James G. Page, Treas.; James W. Harris, Pres.; Directors: Charles A. Bodwell, George A. Childs, Charles H. Clark, Edward A. Fitts, Matthew J. Fowler, George E. Frye, James W. Harris, Eugene J. Kempton, Sam A. McGregor, Benjamin I. Page, James G. Page.

This bank, which for many years was located in the Masonic Building, now occupies fine offices at 9 Emerson Street, in the Haverhill National Bank Building.

The following recent financial statement (Nov. 4, 1918) shows the high standing of this bank, which has helped thousands of workingmen to build homes in Haverhill and vicinity:

Assets	
Cash	\$61,772.47
Interest	10,792.00
Fines	253.21
Loans on real estate	1,463,200.00
Loans on shares	53,045.00
Mortgages	14.00
Liberty Bonds	25,000.00
	<hr/>
	\$1,614,076.68
Liabilities	
Dues Capital	\$1,320,781.00
Forfeited share account ..	655.35
Surplus	12,780.38
Guaranty fund	24,828.68
Due on Uncompleted Loans	5,575.00
Personal Account	500.00
Profits	248,956.27
	<hr/>
	\$1,614,076.68

KNOCKING.

There is a difference between kicking and knocking. The knocker is out of place everywhere, but the kicker has a right to kick about the weak points and mistakes made by the city, providing he is willing to help repair the weak points and correct the mistakes.

The knocker is sometimes considered a dangerous individual. Habitual knocking indicates a diseased mind of the individual, who seems to delight in knocking a city and the institutions and the men who are devoting their time for the upbuilding of the common good, but do not worry.

It does not require a specialist to cure this kind of mental disease. Here is a recipe. It isn't patented, so use it freely. Just quietly ask him, "What have you ever done to make the city better or to help any one but your selfish self?"



WILLIAM H. BUTLER



ERNEST D. HASELTINE

BUTLER & HASELTINE

There is no more interesting association in Haverhill, than the partnership of William H. Butler and Ernest Downing Haseltine. The senior partner, Mr. Butler, has lived and worked in Haverhill for 29 years, has always been one of the city's most prominent church workers, an energetic and conscientious leader of the Haverhill No-License league, and in the forefront of every moral movement waged in Haverhill during the past decade, prominent in which were his efforts as president of the Haverhill Civic Association which secured for Haverhill her present form of city charter. The junior partner, Mr. Haseltine, is a Haverhill boy, and when he reached his 20th birthday, he was married and engaged in manufacturing. He is one of the best known of the city's young men, is prominent socially and respected in business circles.

The firm of Butler & Haseltine was established in 1913, and is engaged in the manufacture of shoes at 113 Essex street, specializing in the manufacture of ladies' fine turned boots and low cuts, and is recognized as making the finest line of white shoes in the country. The shoes from this factory are sold throughout the United States, in Canada, Cuba, Porto Rico and Australia.

William H. Butler was born in Weymouth, Nova Scotia, Dec. 17, 1871. He received a common school education, yet by personal application and a keen realization of moral values, he has steadily risen in the business world. His associates in the shoe industry selected him as president of the Haverhill

Shoe Manufacturers' Association and he has also been president of the Haverhill No-License Association and the Men's club of the Portland Street Baptist church. He is a director of the Haverhill Morris Plan bank, a member of the Pentucket club, Mizpah lodge, I. O. O. F., and Portland Street Baptist church. For 20 years he was associated with the Charles K. Fox Co. He is married and has one daughter.

Ernest Downing Haseltine was born in Haverhill, Sept. 1, 1889. He received a grammar school education, but like his partner, steadily advanced through his own energy and assiduity. He is a member of Aleppo temple of the Mystic Shrine and the Agawam club. He is married and has one son.

OUR HONOR ROLL.

Chamber of Commerce members who served in Uncle Sam's Army and Navy include the following: Lt. Col. Thorndike D. Howe, Major H. B. Campbell, Major William Henry Root, Captain Francis L. Ball, Lieut. Everett Bradley, Ensign Chas. W. Arnold, Jr., Sergt. Daniel N. Casey, Sergt. John E. Gale, Arthur P. Abrams, Samuel Alter, E. A. Boucher, Clifton A. Clarke, Thomas H. Boland, Edward L. McAreë, Aaron Hoyt, Wm. J. McKeigue, Dr. Joseph M. Mercille, Ernest Middleton, Fred L. Mosher, Dr. Wm. Porell, Emile Lagasse, Peter Vovulis, M. P. Young, Harold Winchester, E. A. Haseltine, Louis Swartz, Dr. Martin C. Canarie, Dr. Henry Kaplovitch, Joseph L. Lennox.

THE PENTUCKET MILLS

The Pentucket Mills, located on the Little River at Winter street, is one of the oldest industries in the city. It has grown steadily since its establishment and now comprises the large group of buildings shown in the accompanying illustration, has its own sidetracks on the Boston & Maine Railroad and utilizes both steam and water for power and manufacturing purposes.

Directors: Nathaniel Stevens, Samuel D. Stevens, Moses T. Stevens, Samuel D. Stevens, Jr., and Carl Vetter.

John A. Currier is superintendent of the local mills.

The business was established in 1804 and incorporated in 1901. For many years the late Moses T. Stevens of North Andover was its active head, and



BIRDSEYE VIEW OF THE PENTUCKET MILLS, WINTER STREET

These mills are owned by the M. T. Stevens & Sons Co., which also own mills in North Andover and other Merrimack valley localities. The present officers are as follows:

President, Nathaniel Stevens.

Treasurer, Samuel D. Stevens.

Ass't. Treasurer, Moses T. Stevens.

his descendants today own and manage the extensive mill interests which he built up.

The Pentucket Mills for over a century has had a nation-wide reputation for the excellence of its manufactures, which consists of woollens and worsteds. The past two years it has had extensive government contracts.

BANISH THE BROMIDE.

When you dictate the day's mail, do not say "Replying to your valued favor of the 'steenth, we beg to say that," etc.

You do not "reply" to a letter, but to an argument. Use "answer."

Never "beg." Any free-born American should be ashamed to "beg."

Then there's the time-worn, ancient-history, closing phraseology, such as "Trusting to have your early order which shall have our earliest attention."

Every one looking for orders expects them—everyone "trusts," so why not be different and use a little more gumption in landing the order. Any prospect, any patron demands "early attention" else he would not give you the order.

"As per your request" is stiff stuff, fit for the court room rather than sales letters.

"Of recent date," is a bluff. Why not give the exact date, so that the reader may call for the proper letter from his files, or call the thing up in mind?

"Agreeable to your request," is improper, even if it were not ear-torturing. The right form is "Agreeing to your request," but it is better to use something that is really agreeable instead of the participial form.

"Yours received and contents noted." Now there's a nice lifeless thing. All wrapped up in undertaker's weeds.

Just for a change, try to make your letters human, sparkling with interest and friendliness and watch the result-rendering responses.—The Thinker.

The injury of prodigality leads to this—that he who will not economize will have to agonize—Confusius.

HAVERHILL SAVINGS BANK



HAVERHILL SAVINGS BANK, MERRIMACK AND WEST STREETS

One of the institutions whose progress marks the growth of the city for almost a century is the Haverhill Savings Bank, which was established February 8, 1828.

This bank has always aimed to encourage local thrift and seeks local investment for its fund, so far as is practicable.

It has over 17,000 depositors and assets of substantially nine millions of dollars.

With a guaranty fund and a profit and loss account, maintained at the full amounts permitted by law, this bank enjoys high standing.

It is located at 153 Merrimack street. The officers for 1918 are:—

President, Wm. W. Spaulding.

Vice-President, Fred D. McGregor.

Trustees, John L. Hobson, William H. Floyd, F. E. Hutchinson, Wm. E. Bixby, Isaac Poor, Wm. W.

Spaulding, E. G. Frothingham, Fred D. McGregor, Charles E. Dole, Hazen B. Goodrich, Harold M. Goodwin, George W. Lennox, Herman E. Lewis, Ira A. Abbott, Charles D. Porter, John A. Lynch, Arthur H. Wentworth.

Treasurer, Raymond Noyes.

Clerk, Alfred E. Collins.

Investment Committee, Wm. W. Spaulding, Fred D. McGregor, Herman E. Lewis.

Auditing Committee, Charles E. Dole, Wm. H. Floyd, Fred D. McGregor.

EMERY & MARSHALL CO.

Occupying one of Haverhill's largest factory buildings, Emery & Marshall Co., established in 1903, has progressed until it is one of the leading manufacturing concerns in the city, being engaged in making women's Goodyear welt and turned footwear. The seven-story factory building is located on the river front, in the rear of 2 to 20 Washington street.



SHERMAN H. MARSHALL

Sherman H. Marshall is president and treasurer of the company. Orlando N. Dana is vice president, and Frederick S. Marshall is assistant treasurer.

The company was incorporated in 1913. The business of the company has constantly increased and at present the trade territory extends throughout the United States and Cuba.

Sherman H. Marshall, president and treasurer of the company, was born in Haverhill, Dec. 5, 1870. He was educated in the Haverhill grammar and

high schools. He is a member of the Pentucket club and is a 32 degree Mason. He is married and has one son.

A fine picture of the Emery & Marshall factory will be found on page 28.

SIMONDS & ADAMS

Both the city dweller of Haverhill and the suburban visitor who does his trading here, appreciate the fact that there are in the retail district department stores of metropolitan excellence. Few cities of Haverhill's size offer the purchaser so extended a variety at such reasonable prices.

Occupying a high place in the retail business life of the city is the firm of Simonds & Adams. It has been an institution in Haverhill for years and is known wherever the city's trading district extends. It is one of the largest and most completely stocked department stores in New England.

The firm owns the large building, 42 to 54 Merri-mack street, the street and basement floors of which are occupied exclusively by the company. The remainder of the structure is devoted to offices and is one of the finest office buildings in the city.

E. T. Adams and J. F. Ring are the members of the firm. The company was established in 1888.

DALRYMPLE-PULSIFER CO.

In building up the industry which won world fame for Haverhill, The Dalrymple-Pulsifer Co. has played a prominent part, for the firm is known wherever shoes are made.

The present company is the successor of J. A. Dalrymple & Co., continuing in the lines in which the original concern was so successful, designing and manufacturing artistic shoe bows and ornaments.

The firm of J. A. Dalrymple & Co. was established January 1, 1889, and was incorporated as the Dalrymple-Pulsifer Co. 29 years later, on January 1, 1918.

The place of business is at 88 Washington street. The firm has established a world-wide reputation and does business throughout the United States and in foreign countries.

The officers of the corporation are: J. A. Dalrymple, president and treasurer; G. Herman Pulsifer, vice-president; L. H. Ordway, secretary; and George E. Dalrymple, son of the founder of the business.

Did you ever notice that the big man in a big business has to use a lot of time in settling the rows of those under him?

There is a heavy overhead charge to every row.

So it is well for those of us who feel inclined to row to consider this overhead and compromise; otherwise it is going to take the time and effort of a bigger man to settle it.



CHARLES H. HAYES



EDMUND C. WENTWORTH

C. H. HAYES CORPORATION

The C. H. Hayes Corporation is one of the most extensive business enterprises in Haverhill, controlling large shoe factory buildings, several box factories, and, in addition, owning extended areas of woodland throughout New England where the raw materials for the boxes is secured.

The firm was established in 1870 by the late Charles H. Hayes, who was, during his lifetime, one of the leaders in the city's business growth. He was president of the old Board of Trade when the big Haverhill Boxboard Co. promoters were induced to locate here and was largely instrumental in starting the first large building boom.

The company was incorporated in 1902. The officers of the corporation are Nellie M. Hayes, widow of the founder, Adelaide H. Blaisdell, a daughter, and Edmund C. Wentworth.

The offices and paper box factory, shown in the illustration, are located at 36 Granite street, and the wooden box and shook factory is at 2 and 3 Hale street.

The trade territory of the company includes New England, New York, New Jersey, Pennsylvania and Delaware.

Edmund Clark Wentworth, treasurer and general manager of the corporation, was born in Plaistow, February 27, 1877. He was educated in the Haverhill schools. In 1916 he was president of the Haverhill Chamber of Commerce. He is a member of the several Masonic fraternities, the Pentucket, Rotary and Agawam clubs. He is married and has two sons,



FACTORY OF C. H. HAYES CORPORATION

one of whom is a student at Dummer academy and the other a student in the Haverhill schools.

CITY FIVE CENTS SAVINGS BANK

The City Five Cents Savings Bank was organized on April 29, 1870, and commenced business May, 1870, in the office of the First National Bank, which was at that time located on Merrimack street, opposite what is now the Daggett Building.

Warner R. Whittier, who was then Mayor of the city, was chosen its first president, and Elbridge G. Wood, who was cashier of the First National Bank, was elected as treasurer. Mr. Wood continued to hold the office of treasurer until September, 1876, when he resigned and Mr. Noyes, the present treasurer, was elected to that office, which he has held to the present time.

Mr. Whittier resigned as president in August,

vacancy caused by the death of Mr. Hopkinson. Mr. Gardner continued as president until November, 1917, and Mr. George Nichols, 2nd, son of former President John B. Nichols, was chosen to succeed Mr. Gardner as president, which office he still holds.

The following table will indicate the growth of the Bank:

	Deposits	Guaranty Fund	Profit & Loss
Nov. 1, 1880.....	\$751,623.	\$2,500.	\$0.
Nov. 1, 1890.....	1,134,443.	38,000.	12,681.
Nov. 1, 1900.....	1,816,143.	90,600.	11,635.
Nov. 1, 1910.....	2,641,354.	129,000.	42,957.
Nov. 1, 1918.....	3,689,654.	185,412.	138,081.



CITY FIVE CENTS SAVINGS BANK, WASHINGTON ST.

1877, and was succeeded by Mr. Samuel W. Hopkinson, who served in that capacity until 1881, when he declined a re-election on account of his removal to Taunton. John B. Nichols succeeded Mr. Hopkinson as president and continued to hold that office until 1896, when he declined a re-election and John E. Gale was chosen to succeed Mr. Nichols.

On July 1, 1904, when the law providing that no president of a National Bank should serve as president of a Savings Bank went into effect, Mr. Gale relinquished his duties as president of the Savings Bank, and Mr. Hopkinson, having returned from Taunton, was again elected as president and continued to serve in that capacity until his death, which occurred in June, 1911.

Mr. Sylvanus P. Gardner was chosen to fill the

The officers of the Bank are:—

President, George Nichols, 2nd.

Vice-presidents, Philip C. Swett, Charles H. Croy.

Trustees, George H. Bixby, Charles L. Briggs, Otis J. Carlton, Charles H. Croy, Sylvanus P. Gardner, Harlan F. Hussey, Perley Leslie, George Nichols, 2nd, George W. Noyes, Charles A. Pingree, George H. Bixby.

Board of Investment, Charles L. Briggs, Charles H. Croy, Sylvanus P. Gardner, George Nichols, 2nd, Philip C. Swett.

Auditing Committee, George Nichols, 2nd, Charles A. Pingree, George H. Bixby.

Treasurer, George W. Noyes.

Clerk of Corporation, Leonard H. Noyes.

Clerks, Anna Sollenberger, Charles R. Hussey.

HAZEN B. GOODRICH CO. AND THE BRADLEY SHOE CO.

Frank J. Bradley is today one of the important figures in Haverhill's shoe world, for he directs two important manufacturing firms, Hazen B. Goodrich & Company and The Bradley Shoe Company.

The firm of Hazen B. Goodrich & Company has had an interesting history, being one of Haverhill's oldest shoe manufacturing concerns. It was established in 1887, succeeding the firm of Goodrich & Porter.

The original firm was founded in 1860 by the late Daniel Goodrich and Dudley Porter, and through

Battery A, of the 102d Regiment, Field Artillery. He is still serving his country in France.

Frank J. Bradley was born in Methuen February 25, 1859. He was graduated from Lawrence High school. He was an alderman and a member of the city council in this city, for one term in each body. He is a member of the Pentucket club, Island Golf club, North Andover Country club, Boston City club and Boot and Shoe Trades club. He was married in 1888 and has two children, Lieut. Everett Bradley and Mrs. George W. Langdon.



ONE OF THE THREE MODERN CEMENT AND STEEL FACTORIES OF THE HAVERHILL BUILDING TRUST ON ESSEX ST. THE BRADLEY SHOE COMPANY OCCUPY THE TOP FLOOR OF THIS BUILDING.

its successors, the firm has continued since until the trade-slogan of the firm has become "58 Years of Goodrich Footwear."

From 1885 to 1887 the business was conducted by Hazen B. Goodrich alone. In the latter year the present company was organized.

The place of business is 70 Washington street, and the firm manufactures fine turns for the retail trade.

The Bradley Shoe Company is an auxiliary of the Goodrich firm, and was established in November, 1916, with a place of business at 115 Essex street. Specialties in turned shoes are manufactured.

Lieut. Everett Bradley is associated with his father in this concern, his active connection being temporarily closed when he went to France with

THE SERVICE CLUB

The problem of properly welcoming and caring for the wants of the soldiers and sailors of the great war upon their return home is being efficiently solved by the municipal officials, The Haverhill Chamber of Commerce, The Rotary Club and scores of public-spirited men and women.

A Service Club was opened in December, 1918, at 138 Merrimack St., and has already proved a valuable aid in caring for the men as they return. Money is being raised and plans laid for a permanent club house as a memorial to those who fought for the freedom of the world in France in 1917-1918.

In all the activities of the war the Haverhill Chamber of Commerce has taken a leading part.



GEORGE W. BROWN



JOHN HUTCHINSON

BROWN & HUTCHINSON

Brown & Hutchinson, a firm engaged in designing, drafting and making shoe patterns, has developed a business that has steadily grown until the trade territory extends throughout the United States, Canada and South America.

The members of the firm are George W. Brown and John Hutchison. The firm was established October 1, 1909, and the place of business is 120 Washington street.

George W. Brown was born in Newburyport, August 31, 1875, and was graduated from the Newburyport High school. He is a member of the Agawam club, and previous to entering business had been for 21 years an expert designer and draughtsman of shoe patterns.

John Hutchinson was born in Philadelphia Feb. 9, 1882. He was educated in the public schools. He is a member of the Knights of Pythias and Agawam club, and is married and has five children.

Previous to the formation of this firm, he had been engaged for 18 years in making shoe patterns, beginning in the day when the process was exclusively hand work and continuing until modern machinery had been successfully introduced.

SELLING GOODS OR TALK.

Two business men were talking about a salesman who had made a record.

"Yes," said one, "he has made big sales this year, but I wonder how long he can continue doing the work."

"Why?"

"Because he makes people buy instead of making them want to buy."

In that last sentence is a whole book of wisdom for every salesman.

Every salesman should ask himself, "Am I making them buy my goods, or am I making them want to buy my goods?"

It is one thing to cram goods down the throat of

the customer. It is another thing to handle him so that he will reach for the goods himself.—The Vagabond.

A ROUND OF GOOD.

A little work, a little play
To keep us going—and so good day.

A little warmth, a little light
Of love's bestowing—and so good night.

A little fun to match the sorrow
Of each day's growing—and so good morrow.

A little trust that when we die
We reap our sowing—and so good-bye.

CUSHMAN & HEBERT

In the expansion of the shoe industry of Haverhill during the past ten years no firm has played a more prominent part than Cushman & Hebert.

The firm was established in 1898 and came to Haverhill later, moving from Lynn.

States, and large quantities of shoes are exported also.

George Herbert Cushman was born in Lynn August 21, 1854, and was educated in that city. He is a member of the B. A. A. of Boston, and the Pentucket



CUSHMAN & HEBERT FACTORY, RIVER STREET

Manufacturing women's McKays, the company is a large employer of labor and does an extensive business. G. H. Cushman and Placide Hebert are the members of the firm.

The factory is located at 414 River street, and the trade territory includes all sections of the United

and Island Golf clubs of this city. He is married and has two children.

Placide Hebert was born July 27, 1857, in New Brunswick. He is a member of the Pentucket and Island Golf clubs of this city and the Oxford club of Lynn. He is married and has seven children.

THE BLESSINGS OF DEFEAT

The Purgatory is passed. Four years have we suffered and sacrificed and out of the chastening comes a visible reward.

It was defeat—the debacle in the Appenines—that unified Italy. It was the suffering through defeat that glorified France and woke in her people their death-daring spirit. It was the surrender on the Tigris, the pitiable failure at Gallipoli, the break at Cambrai that woke Britain to a full-found strength. It was the mistakes, the blunders, the tremendous wastage that roused America from her muddled dreams and brought her to a realization of her need for an efficient participation.

Out of the years of standing still in shame at futile effort, out of the years of deadlock and defeat, came the flanking wedge that broke up the

Marne, then the leveling of the lines in Picardy, next the flanking of the great Line. Now, while the Winter closes in we continue our forward march, we are out of the shadow of defeat and Victory is with us.

That great pulpit orator, Henry Ward Beecher, sounded the blessings of defeat, in: "It is defeat that turns bone to flint and gristle to muscle, and makes a man invincible. It is defeat that forms those heroic natures that are now in ascendancy in the world. Man is never so near to ultimate victory as when defeated in a good cause."

Defeat developed Diaz. Defeat found a Foch for France. Defeat handed Haig his baton. Defeat has brought us to Victory. Be of good cheer, we won! —The Thinker.

THE HAVERHILL GAZETTE

The Haverhill Evening Gazette, the only daily newspaper published in Haverhill, and one of the oldest established newspapers in New England, occupies the two modern fireproof buildings shown in the accompanying illustration,—a three-story office building on Merrimack St. and a model mechanical plant in the rear on Merrill's Court. It is published every day except Sundays and legal holidays and has a sworn circulation in Haverhill and contributory territory of 13,500 copies.

The Gazette is published by a corporation, with Robert L. Wright as treasurer and publisher. It was built up to its present high standard and pros-

news service exclusively in its territory, and covers thoroughly with a large editorial and reportorial staff the city and all nearby towns. Its advertising columns are a directory of the business interests of the city.

IRA J. WEBSTER.

Ira J. Webster, one of Haverhill's largest and most prominent shoe manufacturers, was born in Haverhill on January 16, 1854, and was educated in the Haverhill public schools and was graduated from the Haverhill high school.

In 1883 he founded the firm of Ira J. Webster



HOME OF THE HAVERHILL EVENING GAZETTE

perous condition by the late John B. Wright, father of Robert L., who was one of the best known editors in the United States.

The Gazette has always prided itself on being thoroughly independent, and has printed at the head of the editorial columns these words:

"THE GAZETTE IS A FAIR FIGHTER."

"It aims to be a real friend to the common people and believes in the masses more than the classes. It espouses every deserving cause and cares nothing for so-called party obligations if the people be the gainer by advocating an independent policy."

The Gazette carries the full Associated Press

Company and conducted it for two years, when the firm of Webster & Tabor was formed and continued 16 years. From that time until 1913 Mr. Webster conducted his business independently and the Ira J. Webster Co. was incorporated in that year.

Mr. Webster started business in Phoenix Row and later built one of the city's largest factories on Vila street, illustrated on page 26.

The firm makes women's McKay shoes, and the trade territory is largely confined to the United States.

Mr. Webster is married and has four children. He is a member of Haverhill garage, P. of H.

RECORD PUBLISHING COMPANY.

The Record Publishing Company, a Massachusetts corporation, publishes the "Sunday Record" and conducts a general printing business at 17 and 21 West street, occupying the entire ground floor and basement of its own building, with a new and up-to-date pressroom in a building directly in the rear. It has a modern newspaper and job printing plant, including a 24-page Hoe perfecting press and Linotype machines. Lewis R. Hovey is treasurer and manager of the company.

The "Sunday Record" was established by Mr. Hovey at No. 4 Main street in 1903 in partnership with Dennis A. Long of Lowell. Mr. Long soon sold out his interest and the business was incorporated,



LEWIS R. HOVEY,
Treasurer Record Publishing Co.

being later located successively in increasingly larger quarters in the rear of 108 Merrimack St., 15 West St. and 24 Locust St. As a newspaper it has been a success from its start and has shown a steady growth in circulation and advertising patronage, being the only Sunday newspaper in its territory. It is decidedly independent in its editorial policies, always fighting for a larger and better Haverhill.

"The Record Press," the imprint used by the job printing department, has the largest and most completely equipped printing plant in northern Essex. Its trade slogan is "Anything from a visiting card to a newspaper."

CITIZENS' CO-OPERATIVE BANK.

The Citizens' Co-operative Bank, with headquarters at 81 Merrimack street, is one of the city's most popular financial institutions. On March, 1919, the balance sheet showed that \$706,102 had been lent on real estate loans. This institution not only has promoted the principle of thrift and saving, but it has aided in the building of the city through the assistance it has rendered its patrons in the erection of homes.

The officers of the bank are:—

President, Philip C. Swett.

Vice-President, William W. Spaulding.

Security Committee, James W. Goodwin, Charles A. Pingree and Herman E. Lewis.

Directors, J. W. Goodwin, H. M. Goodwin, H. E. Lewis, C. A. Pingree, W. W. Spaulding, P. C. Swett and E. W. B. Taylor.

The purpose of the bank is to promote regular and systematic savings, especially by persons of moderate circumstances; to help people to own their own homes, build or buy homes, or pay off existing mortgages; or to accumulate a fund for future necessities. The bank provides a plan by which such indebtedness may be paid in small monthly payments.



E. C. PRESCOTT

E. C. PRESCOTT & COMPANY.

Ernest C. Prescott, proprietor of E. C. Prescott & Co., dealers in upper leather at 140 Washington street, was born August 22, 1869, in Salem, N. H.,

and was educated in the Salem, N. H., Methuen and Haverhill public schools.

He is a member of Merrimack lodge, A. F. & A. M., and all the local York rite bodies including the Knights Templar, also the Mystic Shrine. He is married and has one child.

Mr. Prescott started in business for himself when 18 years of age and has continued in business since. For two years he was established in South Carolina and for seven years in California.

The E. C. Prescott & Co. firm is the largest in Haverhill dealing in upper leather, and the trade territory covers New England.

JOHN J. RYAN.

John J. Ryan, one of Haverhill's most prominent attorneys, is a native of this city, a graduate of the Haverhill grammar and high schools, Holy Cross college and Boston University Law School.

Upon his graduation from law school he entered



JOHN J. RYAN

the law office of the late Mellen A. Pingree and upon the latter's death continued the established practice, becoming one of the leading lawyers of Massachusetts.

He was for an extended period Associate Justice of the Central District Court of Northern Essex, succeeding to the chief justiceship which he resigned to devote his time to his private practice.

He is one of the leading figures in the democratic party in Massachusetts and has been chairman of state and county conventions. He was a charter

member of the Fr. Mathew Society, and the first grand knight of Haverhill Council, No. 202, Knights of Columbus.

He is married and has a son and a daughter.

BLACKBURN & HASELTINE.

Blackburn & Hazeltine, manufacturers of high grade women's turn slippers for domestic trade exclusively, are engaged in business at 62 Washington street. The firm was established in 1919, and the members are Sherman Chase Haseltine and Edwin L. Blackburn.

Mr. Haseltine was born in Haverhill Dec. 8, 1887, attended the grammar schools and was a high school student for a year. Determined to secure the necessary foundation for a thorough business training he attended evening schools for three years. He is married and has one child, and is a member of many organizations, including the Agawam club, and the following Masonic orders:—Saggaheew lodge, A. F. & A. M., Pentucket chapter, Haverhill council, Haverhill Commandery, Merrimack lodge of Perfection, Mt. Olivet chapter, Rose Croix, Gyles F. Yates council, Princes Jerusalem, Massachusetts consistory, S. P. R. S., 32d; and Aleppo temple, A. A. O. N. M. S.

Mr. Blackburn was born in Groveland in 1889 and was educated in the Groveland grammar and high schools. He is a member of the Agawam club and is married and has three daughters and one son.

IRVING L. KEITH.

Irving L. Keith, one of the largest manufacturers of and dealers in shoe findings in the country, established at 92-94 Washington street, is one of the city's most enterprising and successful business men. He succeeded to the business of C. P. Bullen, established in 1850, which he bought in 1902.

Mr. Keith is a vice-president of the Haverhill Morris Plan Co., and the Haverhill Trust Co. He is a Mason, and has a wife and one daughter.

SIMPLY SMILE!

You and I and all of us
Feel often out of trim;
Life gets us by the throat somehow
And prospects seem but dim.
Work's just a burden or a bore,
No effort seems worth while,
Until a comrade comes along
And whispers, "Simply smile!"
Aye! that's the tonic that we need
When Life's a hollow game;
Aye! that's the charm that never fails
And everything's the same.
When drab and grey the days creep by
Our dullness to beguile—
The whispered word from one we love—
"Come, honey, simply smile!"

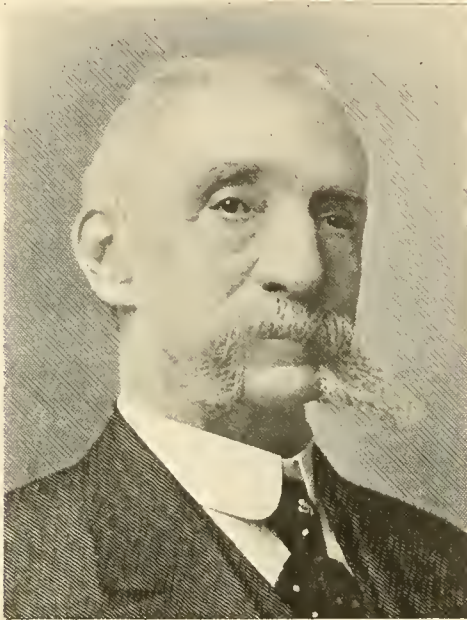
DOLE AND CHILDS

The partnership of Dole & Childs, undertakers, was formed in 1893, and since then the firm has become established as a Haverhill institution.

With an office at 39 Main street, and modern garage at 34 Stage street, the firm is one of the best equipped in the state. The equipment has been

Grecian lodge, K. of P., Haverhill lodge, B. P. O. E., the Pentucket and Wachusett clubs. He resides at 35 Mt. Vernon street, and has a son who is a student at Dummer academy.

George H. Dole was born in Byfield, and during his residence in Haverhill has played a prominent



GEORGE H. DOLE



GEORGE A. CHILDS

fully motorized, the automobiles replacing 36 horses, and the garage accommodates 50 cars.

George A. Childs is active manager of the firm and has personal supervision of the business. He was born in Deerfield, N. H., February 18, 1865, and was educated in that town. He is a member of Mizpah lodge, I. O. O. F., Burt lodge, A. O. U. W.,

part in civic and business affairs. He has been president of the city council and for four years occupied the position of city marshal. He is a 32nd degree Mason, a Knight Templar, charter member of Haverhill lodge, No. 165, B. P. O. E., and a member of Mutual Relief lodge, I. O. O. F., and the Pentucket club.

A THOUGHT FOR THE COMING YEAR.

The common problem, yours, mine, every one's,
Is not to fancy what were fair in life
Provided it could be—but finding first
What may be, then find how to make it fair
Up to our means—a very different thing.

—Browning.

That books are of prime importance is proved by the result which followed their withdrawal from circulation for a period of a thousand years. In the fifth century of our era two causes combined to deprive the world of books. There was a failure of the

supply of papyrus, necessitating the use of expensive parchment, and to this catastrophe was added the ecclesiastical narrowness which forbade the circulation of pagan literature. Homer and Plato were interdicted and a glorious company with them. The lay population had a choice of reading theological commentaries and sermons or of ceasing to read, with the result that it became unprofitable either to make or write any books other than those necessarily used by the priesthood. Ceasing to read, the Europeans ceased to think progressively. The Classic literature, arts, luxuries and sanitation were forgotten and the Dark Ages intervened.—Henry Lewis Bullen in *The Printing Art*.

HARRY T. PLUMSTEAD.

Harry T. Plumstead, manufacturer of women's shoe patterns, and one of the prominent figures in Haverhill shoe circles, was born in Lynn, and was educated in the Lynn public schools.



HARRY T. PLUMSTEAD

His place of business is in the shoe district at 110 Washington street. He is a member of the Odd Fellows and Haverhill lodge, No. 165, B. P. O. E.

THOMAS F. COOKE & SON.

Thomas F. Cooke & Son, dealers in counters, originally, but now dealing exclusively in women's soles, are located at 45 Wingate street. The product of the concern is sold largely outside of New England, although an extensive business with New England manufacturers is done.

The members of the firm are Thomas F. Cooke and his son, Harold T. Cooke. The former was born in the suburbs of Haverhill and has been a life-long resident of the city. The latter is a native of the city, is married and has one child.

There is an inherent something in every successful man that singles him out and sets him apart. He has ideas of his own, and in those ideas he has faith so supreme that nothing can shake it.

"Advertising is a voice," says Ivy L. Lee. "As a solicitor you can speak to one man and tell your story personally. Through the use of printer's ink,

through the use of advertising, you are able to provide yourself with myriad voices, and you can tell your story everywhere to people whom you never think of approaching. This factor of advertising and publicity in its broadest sense, is the strongest force that is now at work in our national life."

THE HAMEL SHOE MACHINERY COMPANY.

The Hamel Shoe Machinery Company has grown in a few years from a comparatively small concern to a commanding place in the shoe industry.

In 1911 the Duplessis Machinery Company became part of the firm, being followed in June, 1915, by the C. K. Fox Machine Works, Inc., and the Haverhill Shoe Machinery Company.

The business has steadily expanded, increasing space being acquired, until in April, 1919, the entire manufacturing establishment and the executive offices were removed to a new plant in Bridgeport, Conn., where four large floors are devoted to the manufacture of high-grade machinery for the making of welt and turn shoes.



ESSEX ASSOCIATES' BUILDING

The company maintains, at its old location in Haverhill, a complete service station with a staff of expert mechanics and a liberal supply of repair parts, and from this station are furnished agents and supplies for the users of Hamel machinery in Haverhill and vicinity.

ABRAM W. COLBY.

Abram Weston Colby, formerly of the firm of Haseltine & Colby at 113 Essex street, was born Nov. 3, 1870, and graduated from the grammar



ABRAM W. COLBY

school into the shoe factory. He is one of the best known shoe manufacturing experts in the city, having charge of the production end of many well known concerns before entering business for himself.

Mr. Colby is now senior partner in the firm of Colby & Borden, manufacturers of wood heels, with a modern-equipped factory at 9 Stage street.

McINTOSH'S HAVERHILL BUSINESS COLLEGE.

W. P. McIntosh, Principal of McIntosh's Haverhill Business College, is well and favorably known by upward of five thousand past students of Haverhill and vicinity. He is just as well known to the local business firms, because he has been supplying them with efficient bookkeepers, stenographers and clerks for the past twenty-three years.

When the first successful business school of Haverhill was established in February, 1896, W. P. McIntosh came to Haverhill as head teacher in the Bookkeeping Department. A few months later he formed a partnership with J. C. McTavish and purchased the College from Bliss Brothers, the founders of the school.

In his chosen profession Principal McIntosh is known throughout the New England States as a leader. He is an ex-president and also an ex-secretary of the New England Business College Association. In Masonic circles he is well known to the craft, having been for four years secretary of Sagahew Lodge, A. F. & A. M.

The College has been popular from the start because it rendered a valuable service to business men and young people starting out in business life. It has outgrown its quarters several times and the school rooms now occupy the entire third floor, 100 feet long, in the Hunking Building, 72 Merrimack street. The offices of the College are located on the second floor and are in the centre of the retail business district.

The College aims to give a thorough up-to-date training for business, secretarial and civil service positions, and its graduates are in such constant demand that only a fraction of the vacancies offered can be filled.

The College has a yearly enrollment of nearly 200 pupils in day and evening classes.



W. P. McINTOSH

A LIVE ORGANIZATION.

The Haverhill Board of Trade, predecessor of the Chamber of Commerce, built the Walnut Street shoe factories, a picture of which appears on page 102. This marked the inception of the modern factory-building era. Such a progressive advance, at a time when floor space was absolutely unavailable, stamped the organization with a mark of approval that amply justifies its existence. The Board showed the sound business policy in the erection of such buildings, and local capitalists, together with others who saw the opportunity, have built steadily each year, following the excellent start made by the Board of Trade in 1906.

The Chamber of Commerce has a widely used advertising agreement whereby valueless programme advertising has been greatly diminished and the number of programs issued has notably decreased. Conservatively estimated, this has saved \$5,000 a year and has permitted at least this amount to be diverted to more useful channels. The Chamber has also eliminated trading stamps.

Through a live and efficient legislative committee the Chamber of Commerce watches legislation, aiding those intrusted with the forming of our laws to make wise laws, not prejudicial to business, but such as will preserve to the people at large all of the rights and protection which such a government as ours promises.

In 1909, the Haverhill Board of Trade made such a strenuous fight against the establishment of a central station connected with the sprinkler factories at heavy initial expense, and several times the present cost of maintenance, that the proposition was defeated and thousands of dollars saved the factory owners.

OTHERS ARE THINKING

One of the greatest bankers in this country, who died recently, said before he died:

"I don't like publicity. I never shall like it. I wasn't brought up to it—when I was young business methods were very different. But it has come to stay. We might as well act accordingly. I don't mean that we have got to open our books but we have got to take the public into our confidence on the things concerning which it has a right to know."

It is true of a human life that it finds its highest enjoyment in the consciousness of progress. Our times of greatest pleasure are when we have won some higher peak of difficulty, trodden under foot some evil, refused some pleasant temptation for truth's sake, been swept out of ourselves by love, and felt day by day in such high labours so sure a growth of moral strength within us, that we cannot conceive of an end of growth.—Stopford Brooke.

ERRATA AND ADDENDA.

The publication of the Haverhill Book has been delayed by war conditions and illness of the editor, so that several corrections and additions are necessary. The volume was finished in December, 1919, when President Charles N. Kelly was closing his second term of office and Nathaniel H. Stackpole had succeeded Daniel N. Casey as secretary of the Chamber of Commerce, Mr. Casey going to Pennsylvania in the fall as field secretary of the state Chamber of Commerce.

The membership roll of the Chamber has changed since the first of April, 1918, and now contains 850 members. A general plan of reorganization, with dues based on a unit system, with a minimum of \$25 per year, is under consideration at the close of 1919.

Mr. Edward A. Witherell (see page 84) retired from the firm of Witherell & Dobbins to take up war work. Mr. Dobbins is head of the company operating under the old name.

Mr. Arthur W. Bradley (see page 93) retired from the firm of Austin Ruddock Company in 1919 and engaged in business for himself.

Mr. Freelon N. Archibald (see page 95) passed away in the early fall of 1919, the business being continued by his sons. Mr. Geo. H. Marquette, who had retired from F. N. Archibald & Co. in 1918, is now engaged in the manufacture of cut soles as G. H. Marquette & Co. at 280 River street.

Liberty-Durgin Inc., (see page 109) returned to the manufacture of ladies fine shoes shortly after the close of the war and have greatly increased their pre-war business. Mr. Liberty is also interested in Cooper-Liberty-Thompson, Inc., on River street, and other shoe manufacturing enterprises.

The firm of Butler & Haseltine (see page 112) was dissolved early in 1919, each continuing in business individually in the same building they occupied as a firm.

Men most familiar with any given task may be blind to its defects. Their work becomes a matter of routine. They think they know it thoroughly, and so do not analyse to discover whether they are getting from it all they should. It is the outside frame of mind, as existing in the trained investigators, that detects many of these incongruities at a glance.—"Successful Banking."

A youth can now enter business and preserve his soul clean. The salesman need no longer be a liar. The clerk behind the counter need no longer practice deception.—B. C. Forbes, in "Forbes' Magazine."



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